User Manual Book of Commonwealth Bank Individual Internet Banking

CommonwealthBank

Welcome to CommAccess, Commonwealth Bank Online Banking.

Enjoy the convenience and benefits of transacting via our CommAccess, Internet and Mobile Banking services presented by Commonwealth Bank of Indonesia which provides easiness for you to access your account and perform banking transactions 24 hours a day, whenever and wherever you are.

The improvements of CommAccess features and services will keep continuing provides you easiness and comfort in doing the transaction. Now you can transfer with Realtime method , Bill Payment, Mutual Funds Top Up and Redeem, SMS Token and many more feature in Internet Banking or Mobile Banking. You can also get complete information regarding your account, including mutual funds account and loan accounts via CommAccess.

If you have any difficulties in accessing CommAccess service, you can contact our nearest branch, or send an email to customercare@commbank.co.id, or contact Call CommBank 1500030 to local access, or (6221) 1500030 for overseas.

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CommonwealthBank

Contents

- Software Specification
- Login & Change Password
- Account
- Transfers
- Bill Payment
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- Services
- Bulk File
- Cheque Book Request

Software Spesification

Internet Banking Commonwealth Bank *compatible* with *software* specification below :

- Internet Explorer, suggested to use version under version 11
- Mozilla Firefox
- Google Chrome

Mobile Banking Commonwealth Bank *compatible* with *software* specification *software* below:

- iPhone : Minimum iOS6
- Android : Minimum Jelly Bean

Individual Transaction Limit

Maximum limit per day

Transaction Type	Maximum Daily Limit (BEFORE)	Maximum Daily Limit (AFTER)
Trasfer to Own Account	IDR 200.000.000	IDR 1.000.000.000
Transfer to Internal		IDR 1.000.000.000
SKN		IDR 200.000.000
RTGS		IDR 200.000.000
Transfer to Foreign Currency (SWIFT)		IDR 200.000.000
Transfer Real Time/Online	N/A	IDR 100.000.000
Bill Payment	N/A	IDR 50.000.000
Mutual Fund	IDR 1.000.000.000	No Limit
***Bulk Transfer**	**BEFORE**	**AFTER**
Transfer to Own Account	N/A	IDR 1.000.000.000
Transfer to Internal	N/A	IDR 1.000.000.000
SKN	N/A	IDR 200.000.000
RTGS	N/A	IDR 200.000.000
Transfer to Foreign Currency (SWIFT)	N/A	IDR 200.000.000

Maximum & minimum limit per transaction (include for Bulk Transfer)

	Minimum Amount per Transaction	Maximum Amount per Transaction
Transfer to Own Account	IDR 10,000	As per daily limit
Transfer to Internal	IDR 10,000	As per daily limit
SKN	IDR 100,000	As per daily limit
RTGS	IDR 500,000,001	As per daily limit
Transfer Real Time (Online)	IDR 500,000	IDR 25,000,000
SWIFT	Equivalent IDR10,000	As per daily limit
Bill Payment	N/A	As per daily limit

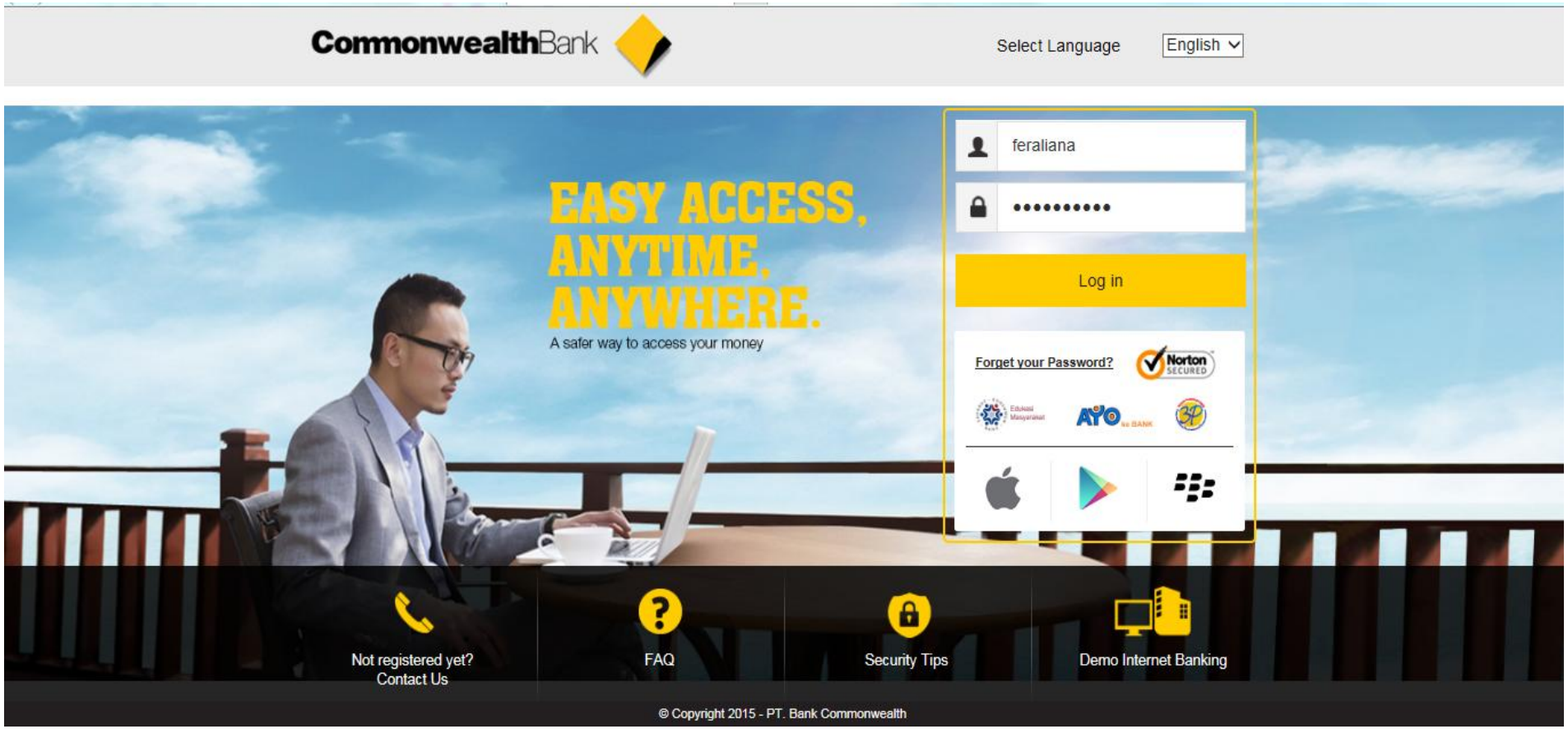
Individual Transaction Fees

SKN	IDR 0
RTGS	IDR 15,000
SWIFT – Cable Fee	IDR 25,000
SWIFT – Involve Exchange	IDR 0
SWIFT – No Exchange	USD 10
SWIFT – Full Amount	USD 20
SWIFT – Value Today	USD 15
Bulk Transfer	0
MFD Subscription	50% disc. from Branch price
Transfer Real Time (online)	IDR 0
Standing Instruction	IDR 0

LOGIN

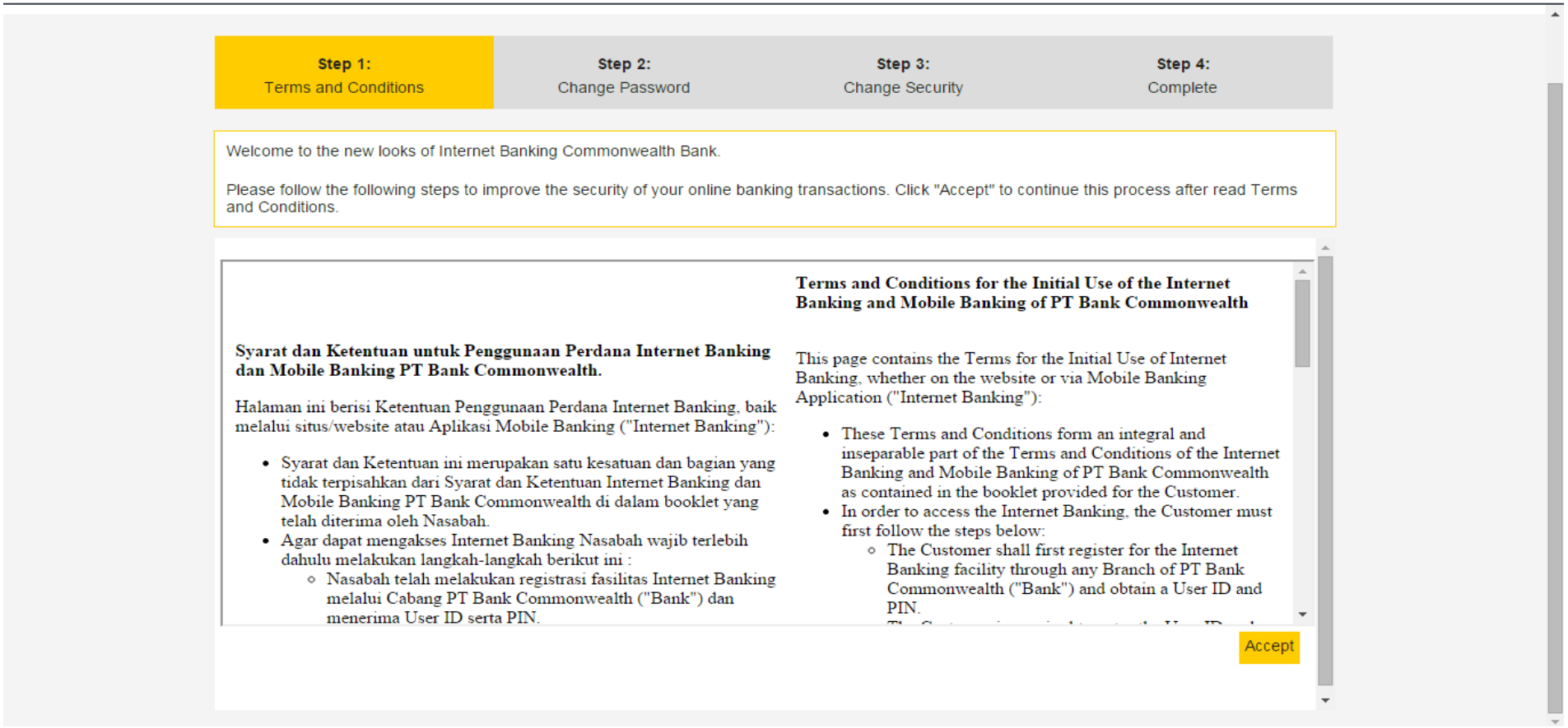
CommonwealthBank

Login Page



1. Enter **Username**
2. Enter **Password**
3. Click **Log in**

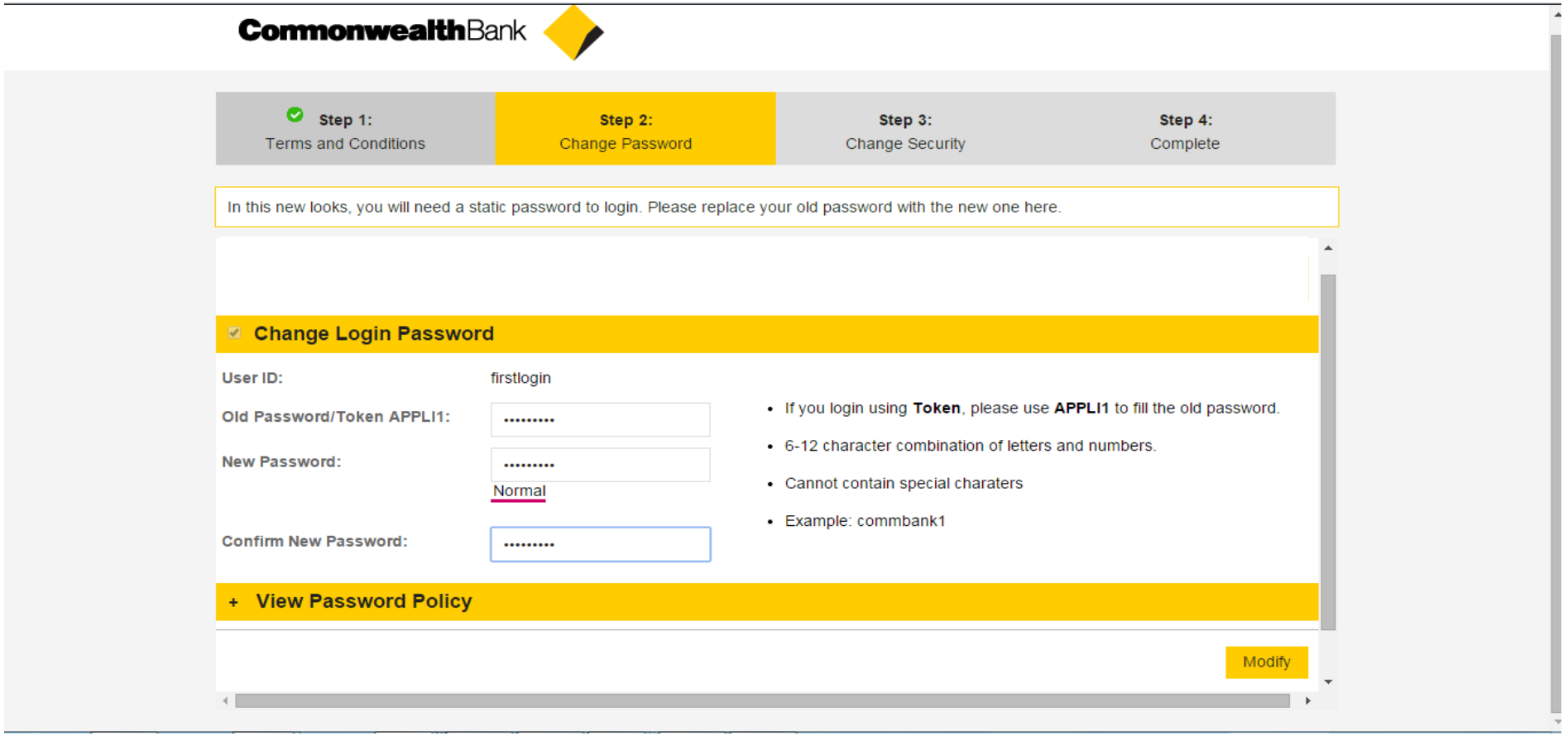
First Time Login


Step 1:
Terms and Conditions
Step 2:
Change Password
Step 3:
Change Security
Step 4:
Complete
Welcome to the new looks of Internet Banking Commonwealth Bank.
Please follow the following steps to improve the security of your online banking transactions. Click "Accept" to continue this process after read Terms and Conditions.
Syarat dan Ketentuan untuk Penggunaan Perdana Internet Banking dan Mobile Banking PT Bank Commonwealth.
Halaman ini berisi Ketentuan Penggunaan Perdana Internet Banking, baik melalui situs/website atau Aplikasi Mobile Banking ("Internet Banking"):
Syarat dan Ketentuan ini merupakan satu kesatuan dan bagian yang tidak terpisahkan dari Syarat dan Ketentuan Internet Banking dan Mobile Banking PT Bank Commonwealth di dalam booklet yang telah diterima oleh Nasabah.
Agar dapat mengakses Internet Banking Nasabah wajib terlebih dahulu melakukan langkah-langkah berikut ini :
Nasabah telah melakukan registrasi fasilitas Internet Banking melalui Cabang PT Bank Commonwealth ("Bank") dan menerima User ID serta PIN.
Terms and Conditions for the Initial Use of the Internet Banking and Mobile Banking of PT Bank Commonwealth
This page contains the Terms for the Initial Use of Internet Banking, whether on the website or via Mobile Banking Application ("Internet Banking"):
These Terms and Conditions form an integral and inseparable part of the Terms and Conditions of the Internet Banking and Mobile Banking of PT Bank Commonwealth as contained in the booklet provided for the Customer.
In order to access the Internet Banking, the Customer must first follow the steps below:
The Customer shall first register for the Internet Banking facility through any Branch of PT Bank Commonwealth ("Bank") and obtain a User ID and PIN.
Accept

4. For first time login, users will display the **Term and Conditions** page.
5. Click **Accept** to continue.

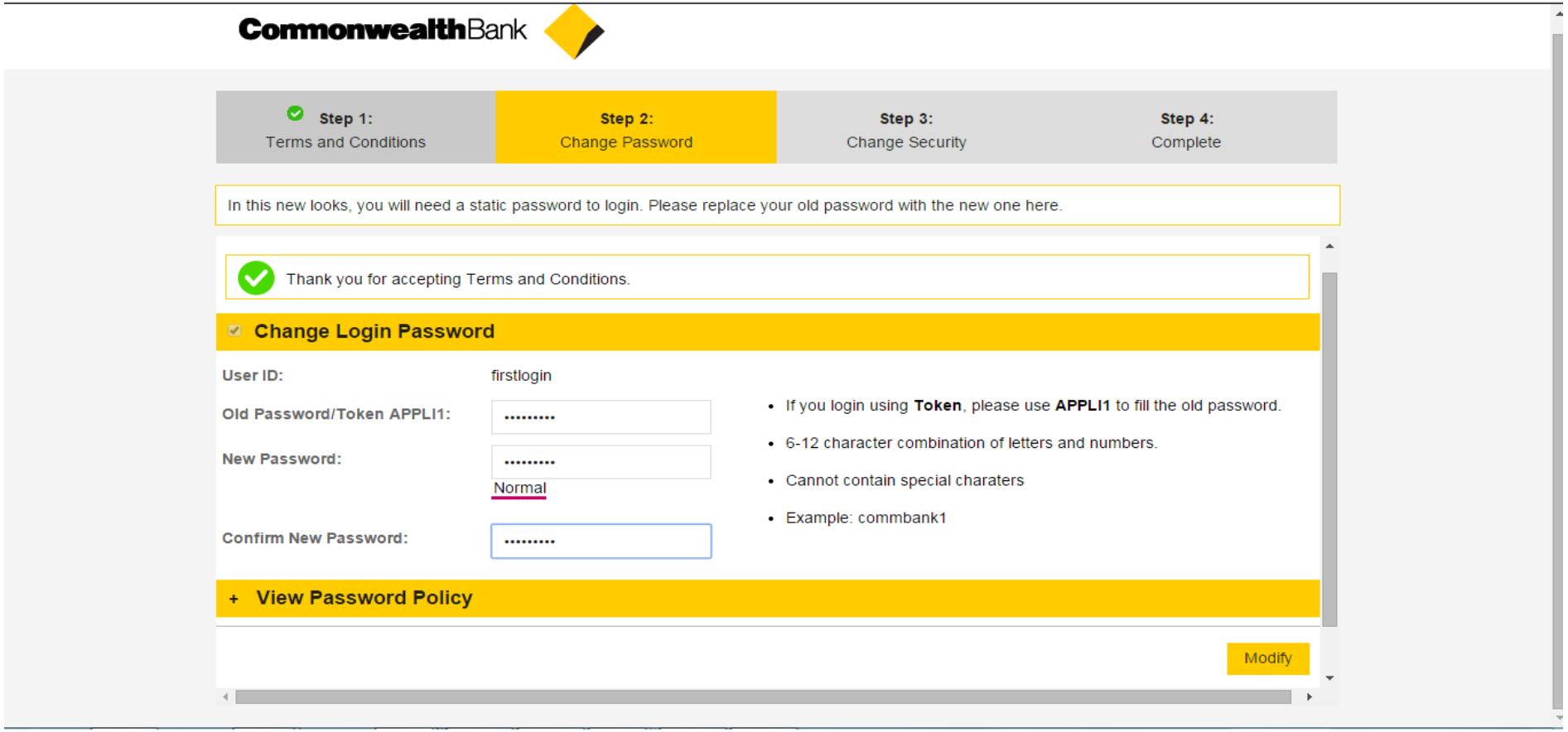
CommonwealthBank

First Time Login



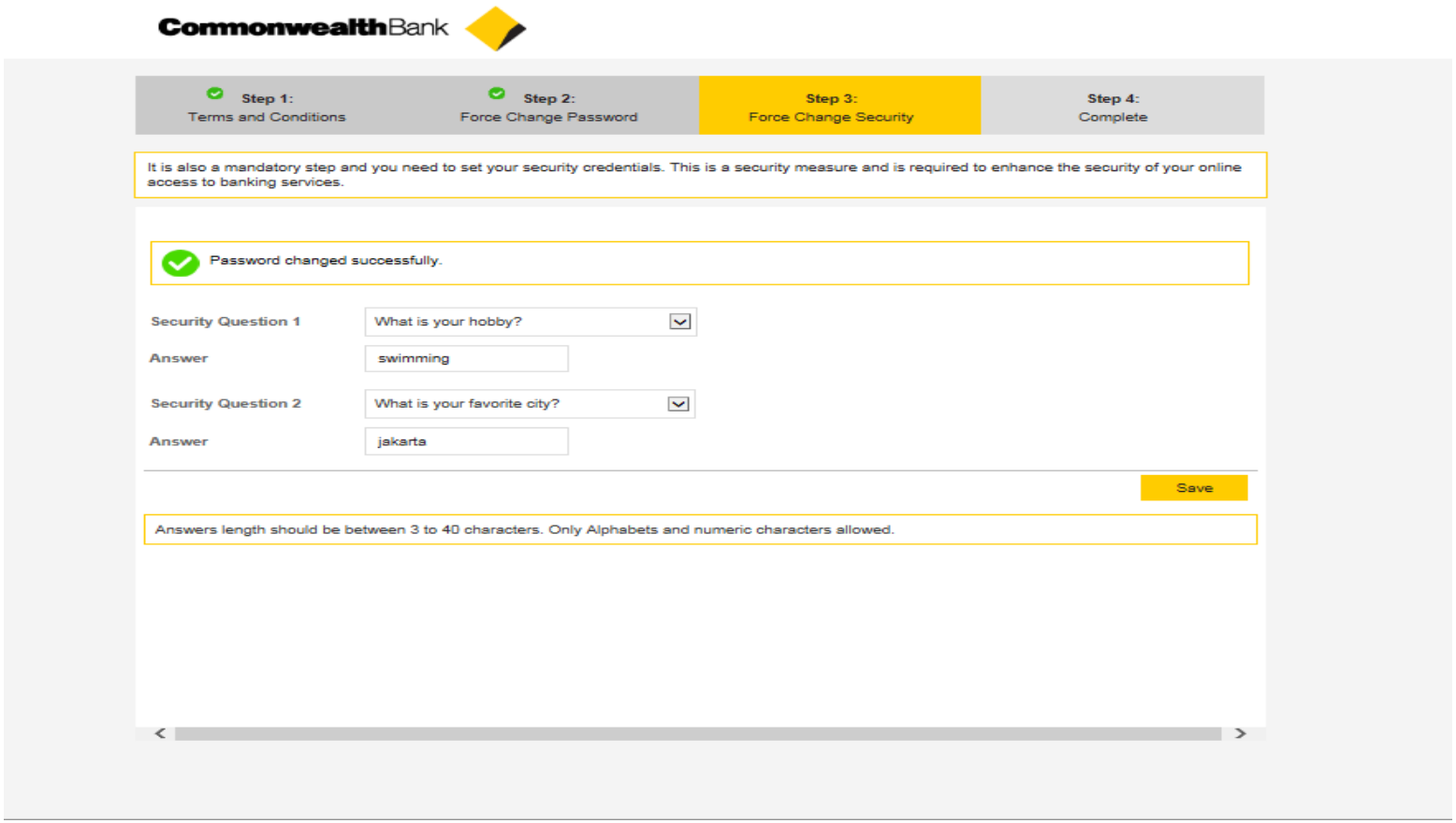
6. On step 2, Users will be requested to change the Password
7. Enter **Old Password (Apply 1)**
8. Enter **New Password (combination of letter and number)**
9. Confirmation of entered **New Password**

First Time Login



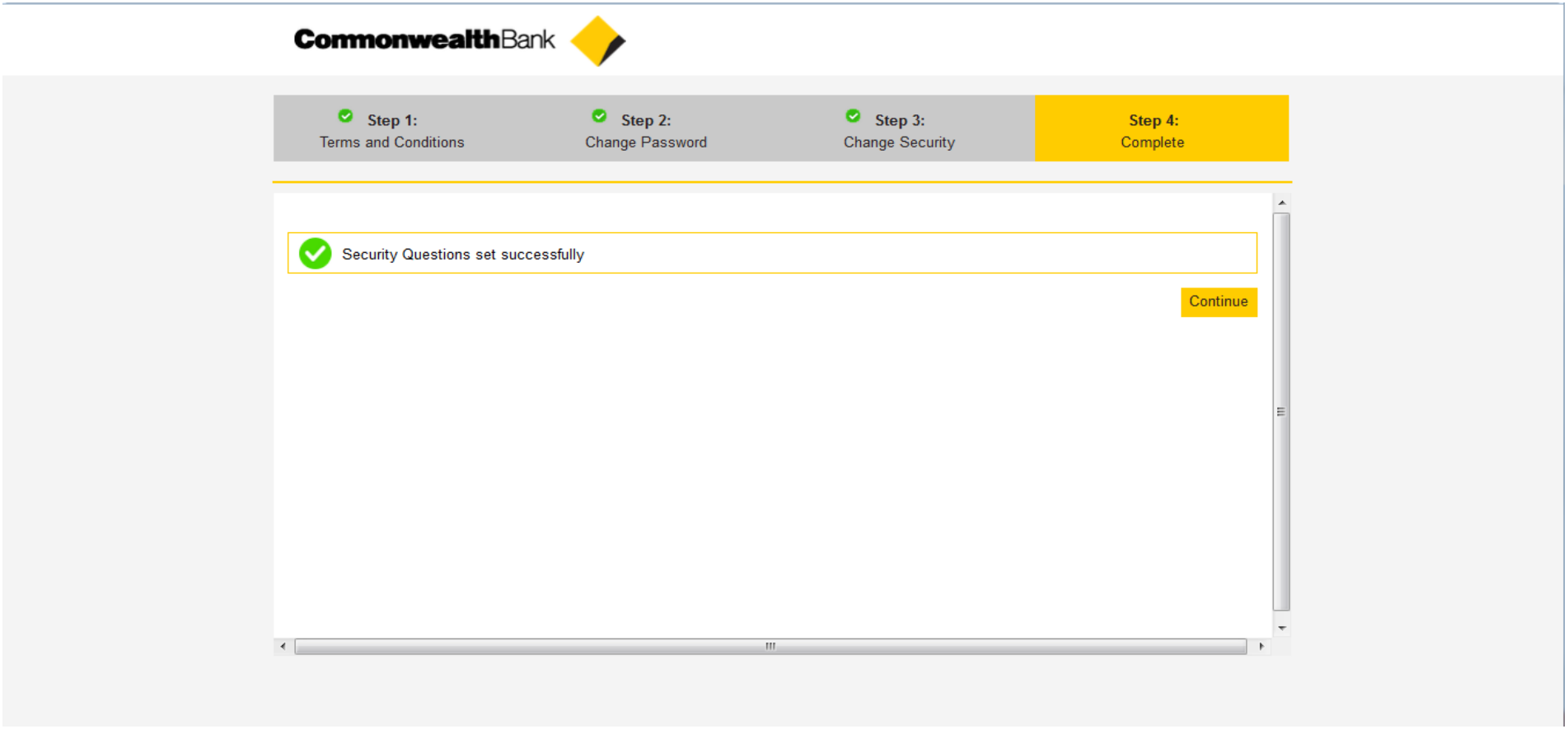
10. Click **Modify**

First Time Login


CommonwealthBank
Step 1:
Terms and Conditions
Step 2:
Force Change Password
Step 3:
Force Change Security
Step 4:
Complete
It is also a mandatory step and you need to set your security credentials. This is a security measure and is required to enhance the security of your online access to banking services.
Password changed successfully.
Security Question 1
What is your hobby?
Answer
swimming
Security Question 2
What is your favorite city?
Answer
jakarta
Save
Answers length should be between 3 to 40 characters. Only Alphabets and numeric characters allowed.

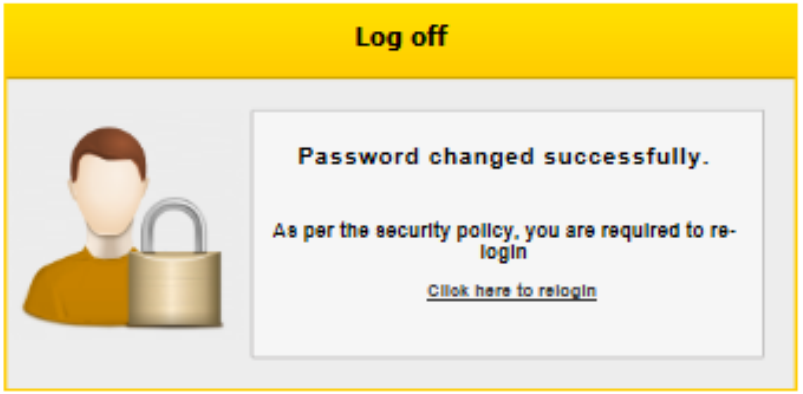
11. On step 3, users will be requested to enter **Security Question**
12. Choose the available question on **Security Question** field and write down the answer on **Answer** field
13. Click **Save**

First Time Login



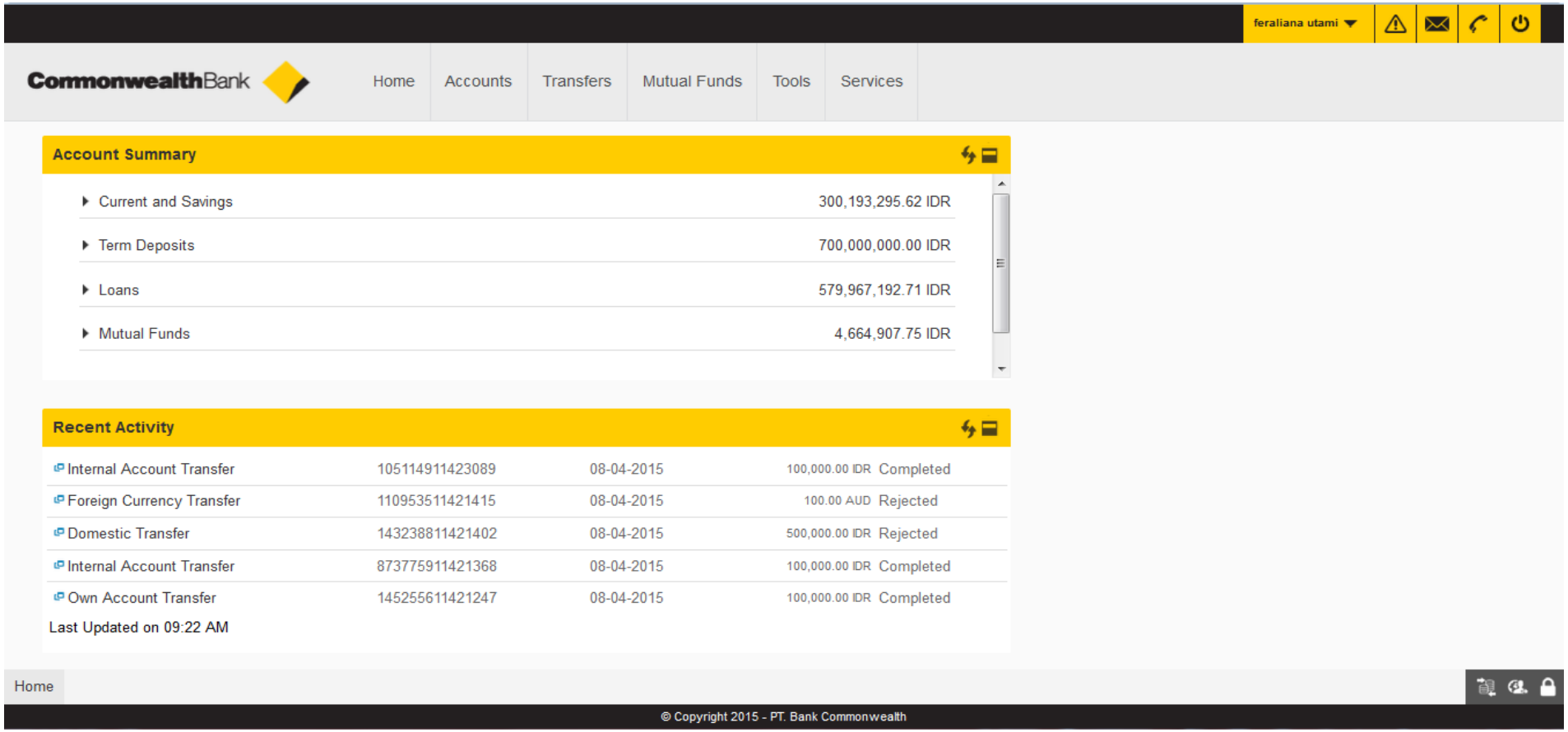
14. On step 4, click **Continue** to finish the process

First Time Login



15. The successful notification will show up on screen. Please do relogin on click button to access the Internet Banking

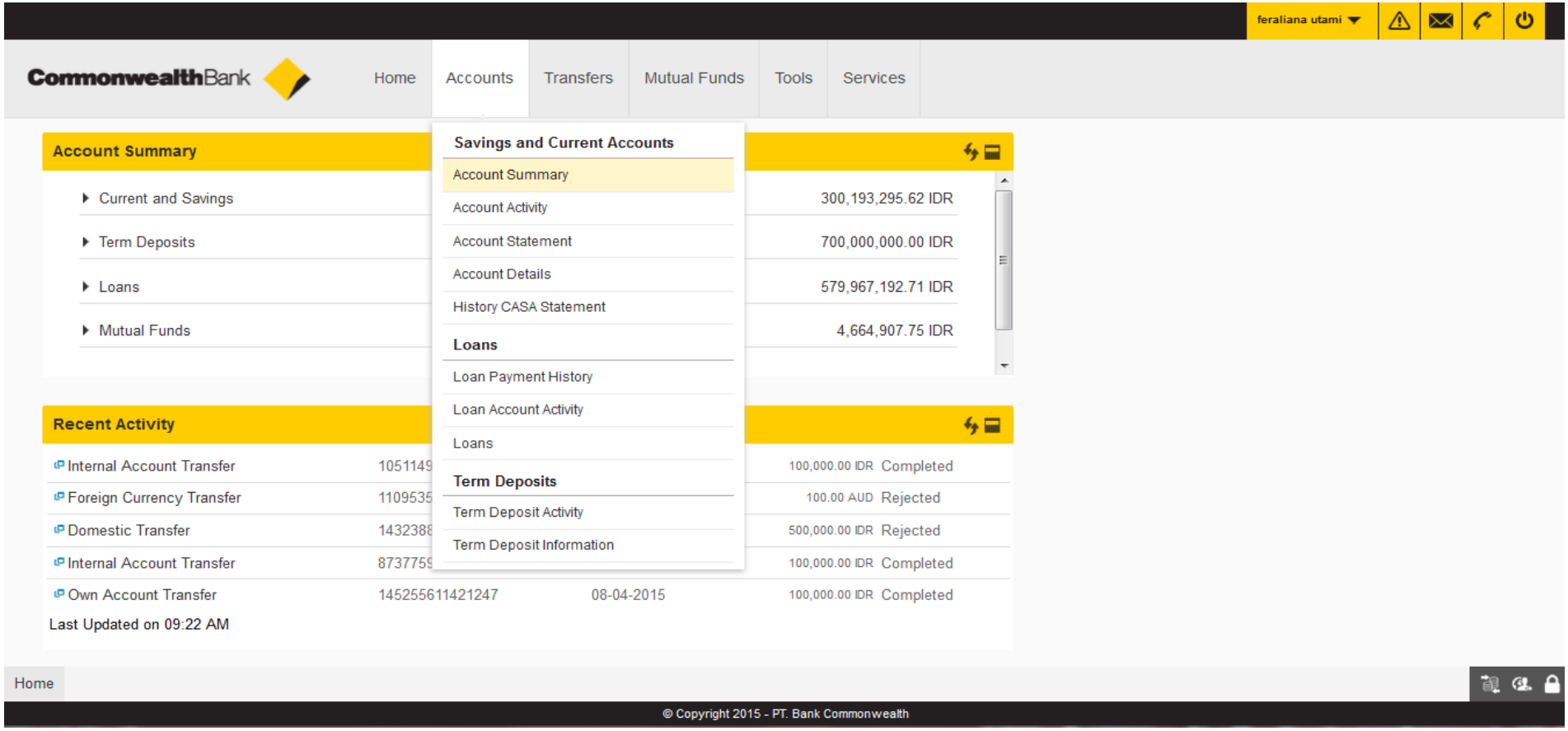
First Time Login



16. After relogin to Internet Banking, screen will show the home screen of the new Internet Banking

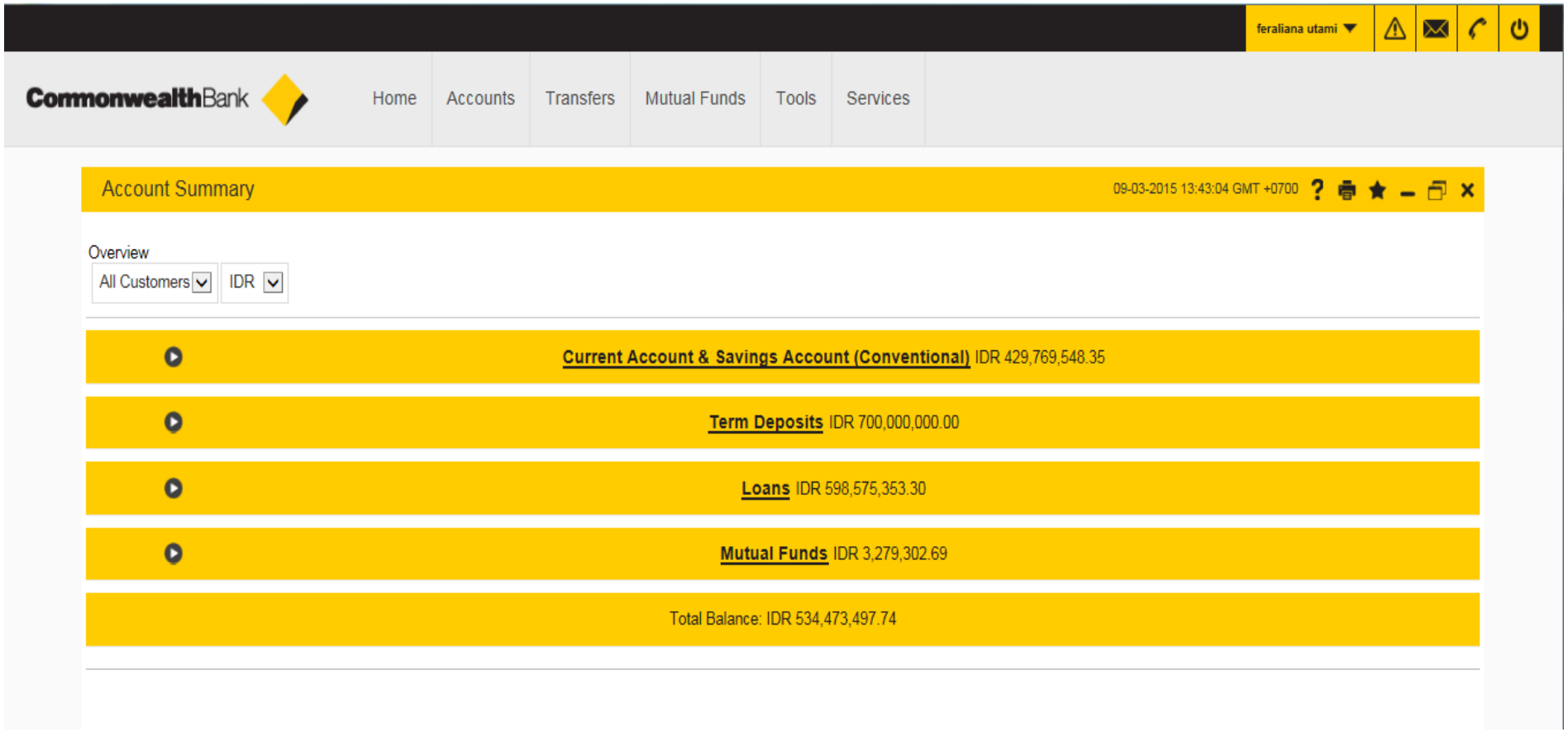
ACCOUNTS

Account Summary



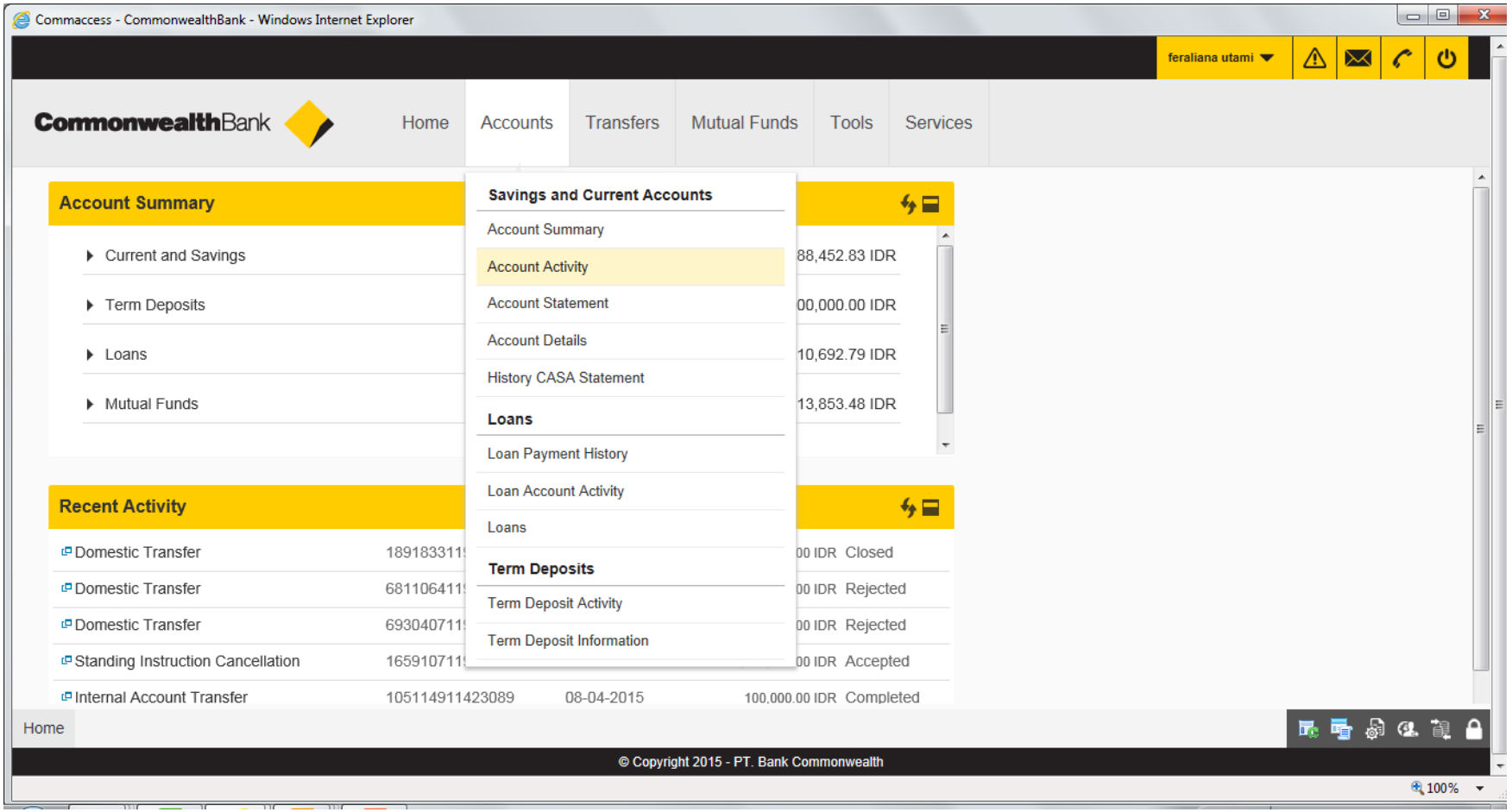
1. Select **Accounts** and then **Account Summary**

Account Summary



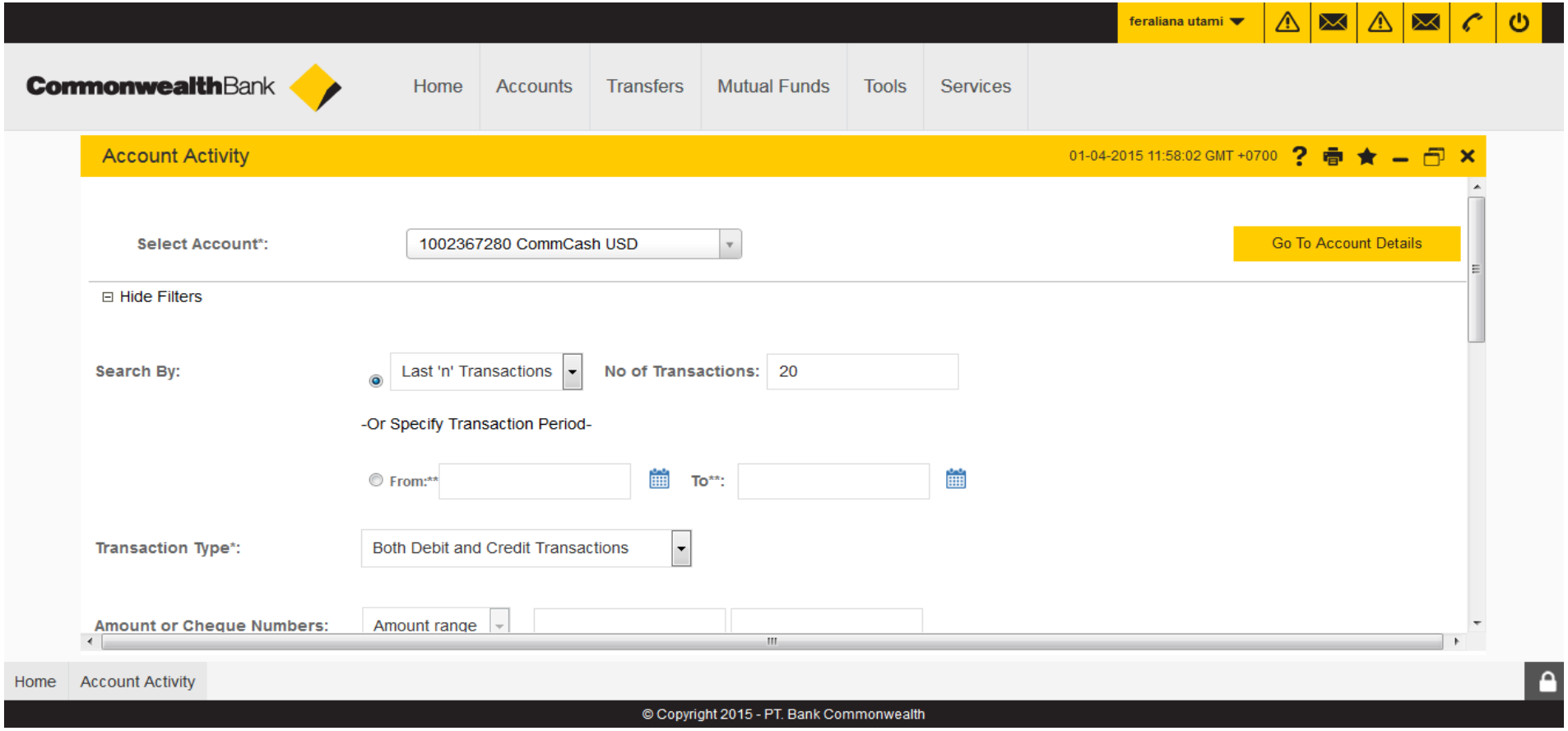
2. Screen will show user's portfolio summary

Account Activity



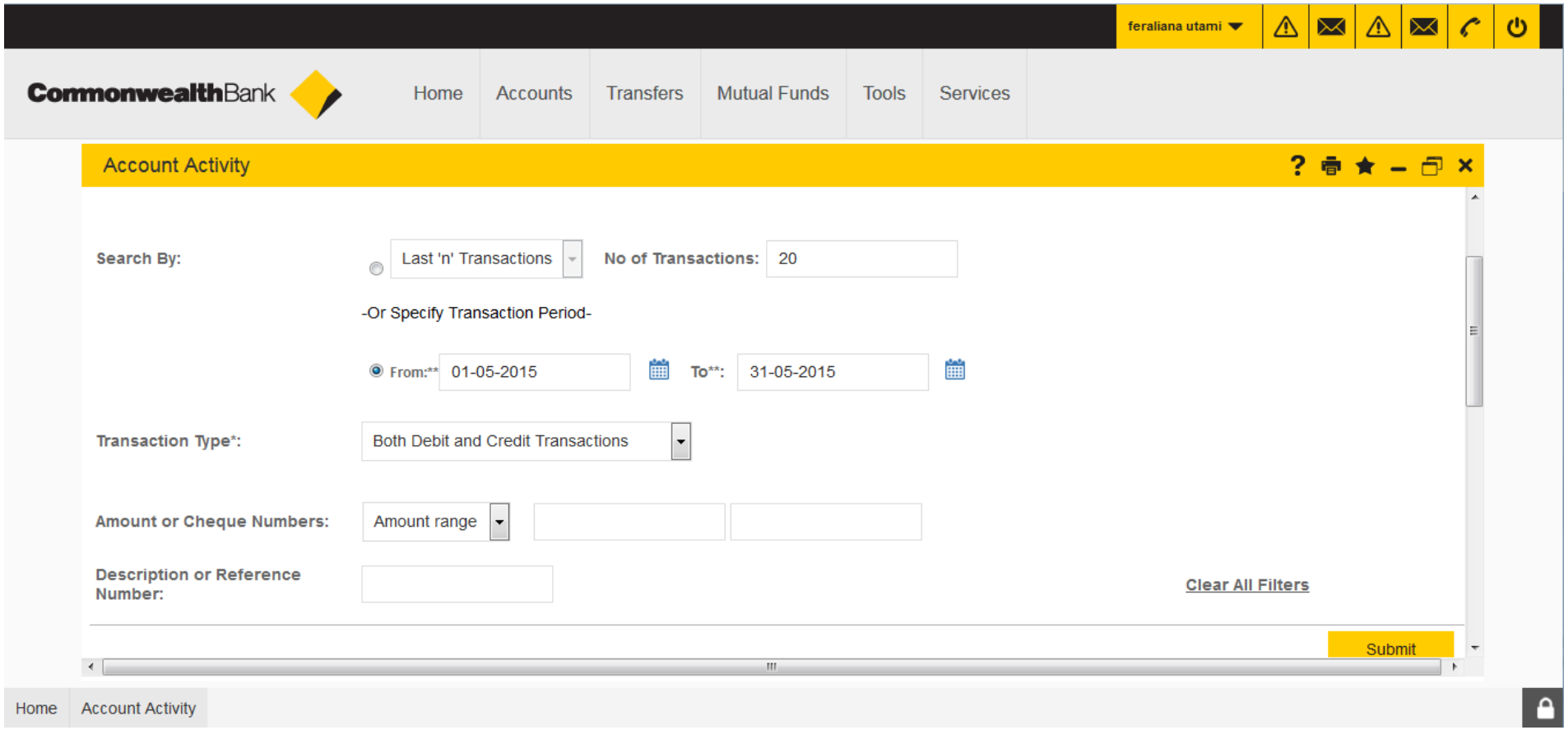
1. Select **Accounts** and then **Account Activity**

Account Activity



2. Select account on **Select Account** field

Account Activity



3. Enter the specific period, example : date May 01st 2015 to may 31st 2015
4. Click **"Submit"**

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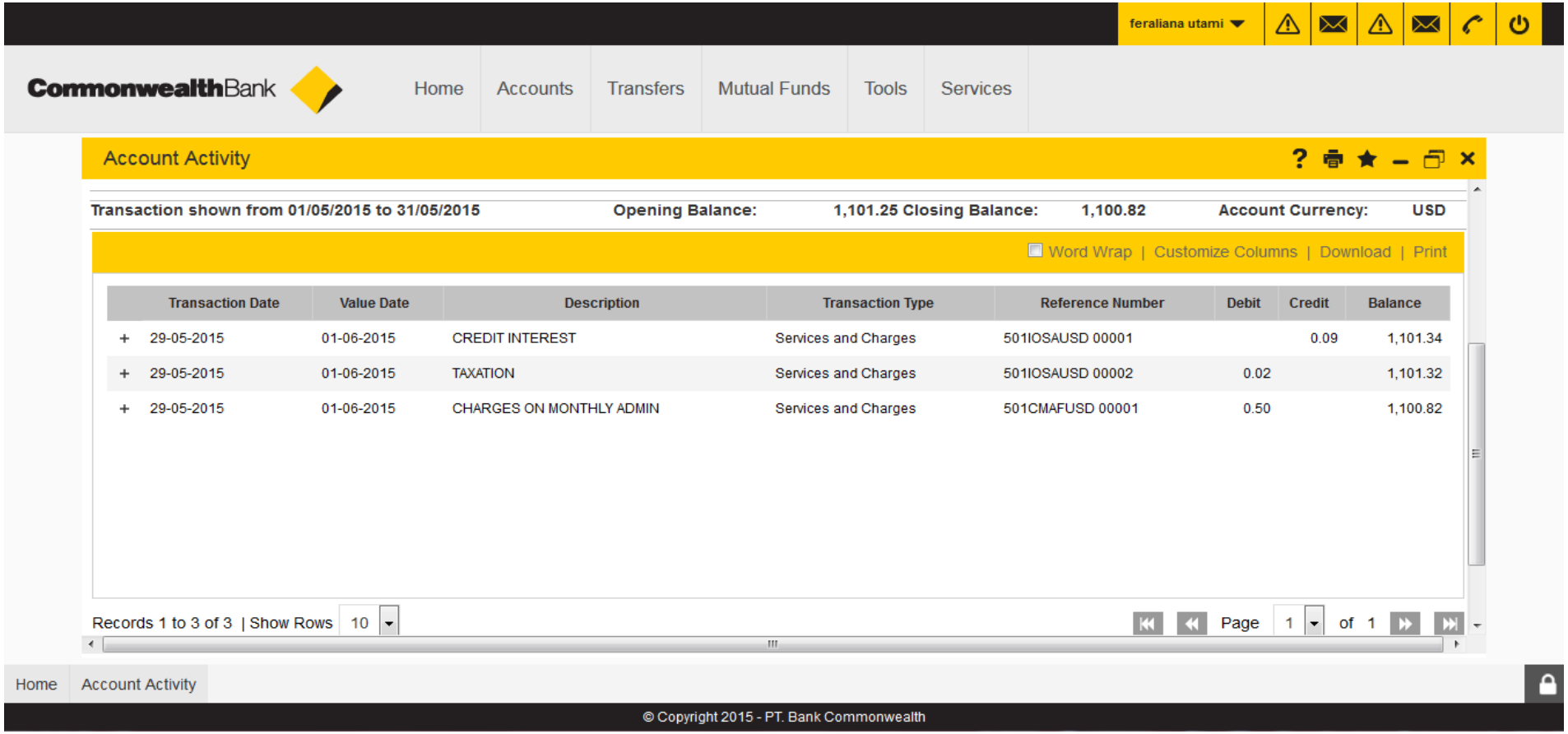
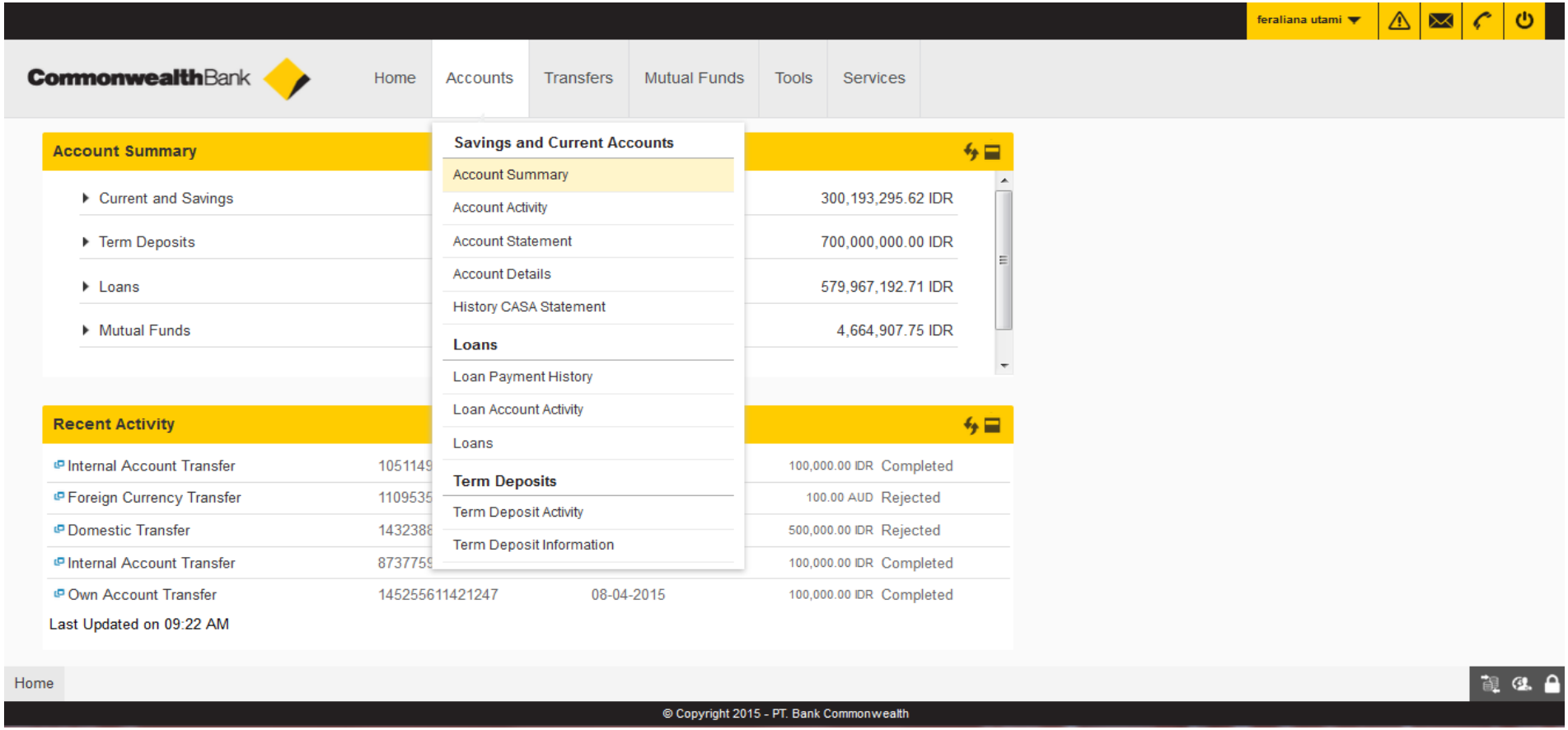
Account Activity


feraliana utami
CommonwealthBank
Home
Accounts
Transfers
Mutual Funds
Tools
Services
Account Activity
Transaction shown from 01/05/2015 to 31/05/2015
Opening Balance: 1,101.25
Closing Balance: 1,100.82
Account Currency: USD
Word Wrap | Customize Columns | Download | Print
Transaction Date | Value Date | Description | Transaction Type | Reference Number | Debit | Credit | Balance
+ 29-05-2015 | 01-06-2015 | CREDIT INTEREST | Services and Charges | 501IOSAUSD 00001 | | 0.09 | 1,101.34
+ 29-05-2015 | 01-06-2015 | TAXATION | Services and Charges | 501IOSAUSD 00002 | 0.02 | | 1,101.32
+ 29-05-2015 | 01-06-2015 | CHARGES ON MONTHLY ADMIN | Services and Charges | 501CMAFUSD 00001 | 0.50 | | 1,100.82
Records 1 to 3 of 3 | Show Rows 10
Page 1 of 1
Home
Account Activity
© Copyright 2015 - PT. Bank Commonwealth

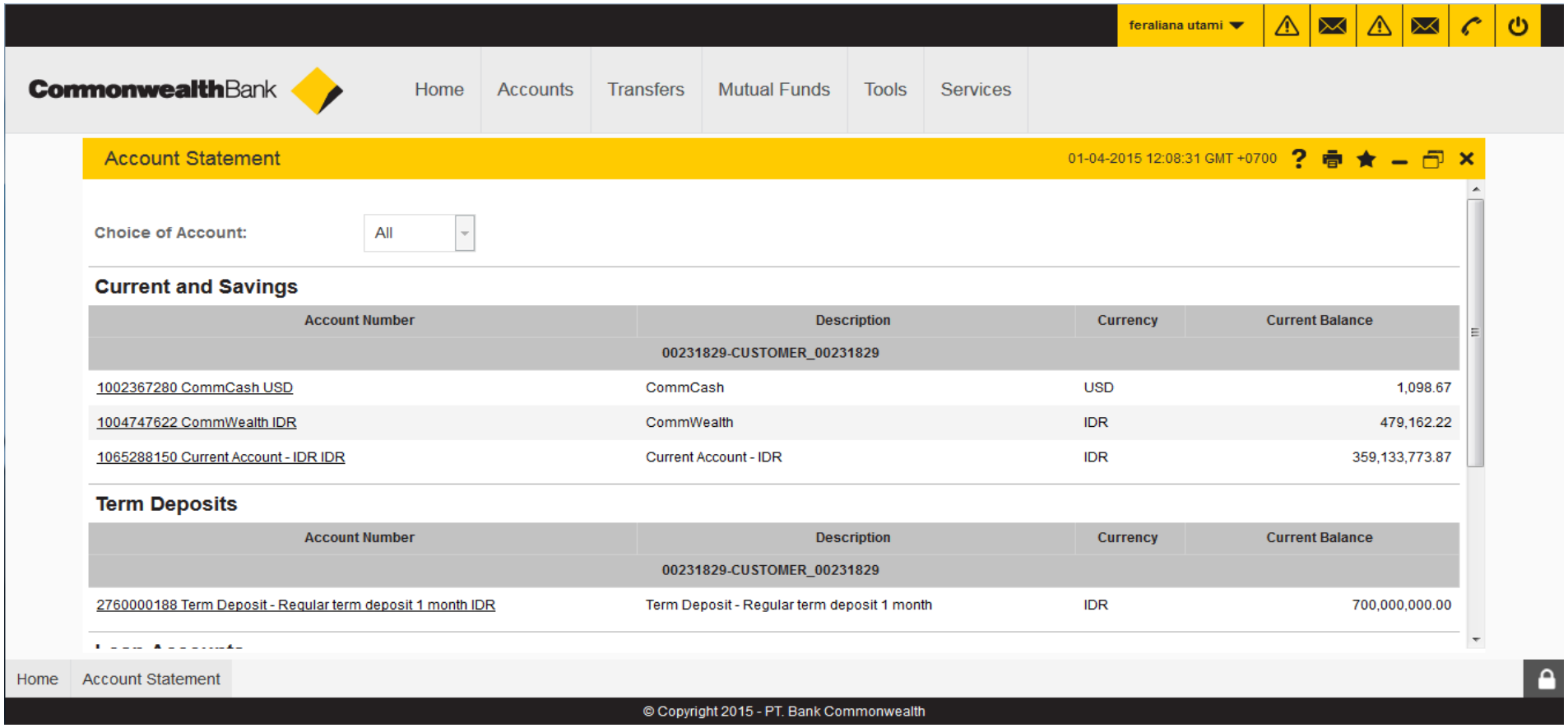
5. Screen will show all activities of account as requested

Account Statement



1. Select **Accounts** and then **Account Statement**

Account Statement



2. Screen will show the *account statement* details
3. Click one of accounts to showed or download

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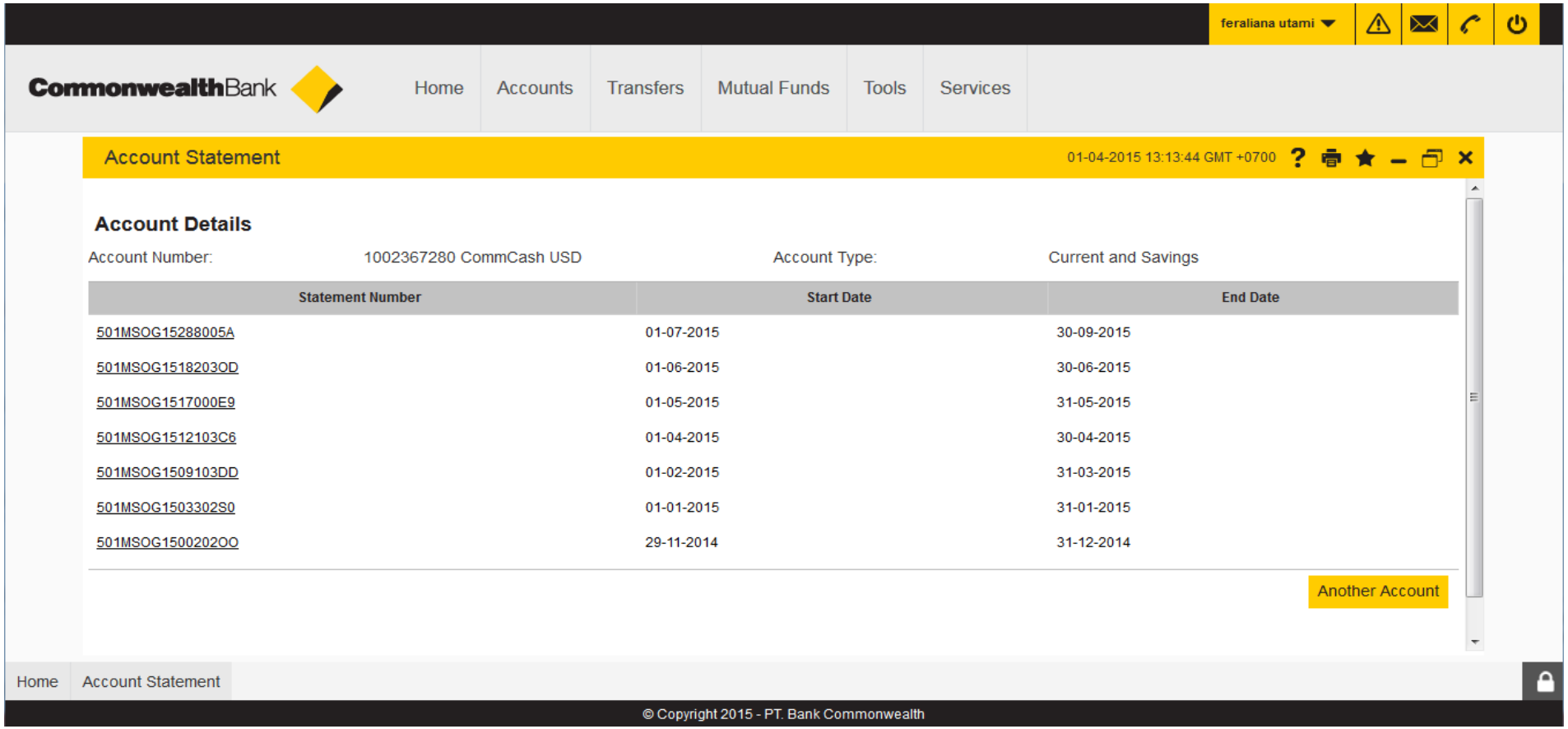
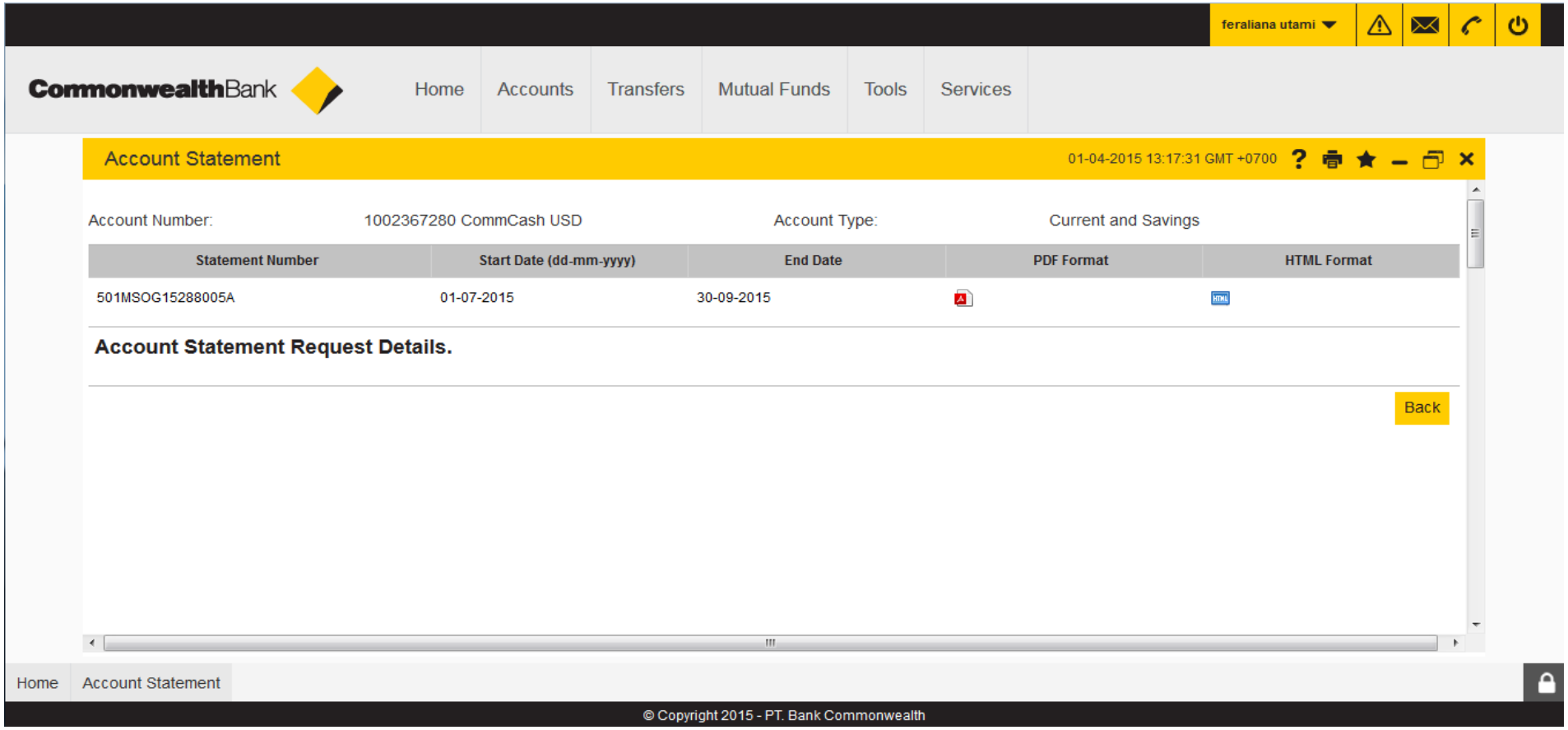
Account Statement



4. Screen will show the account details
5. Click one of statements to showed or download

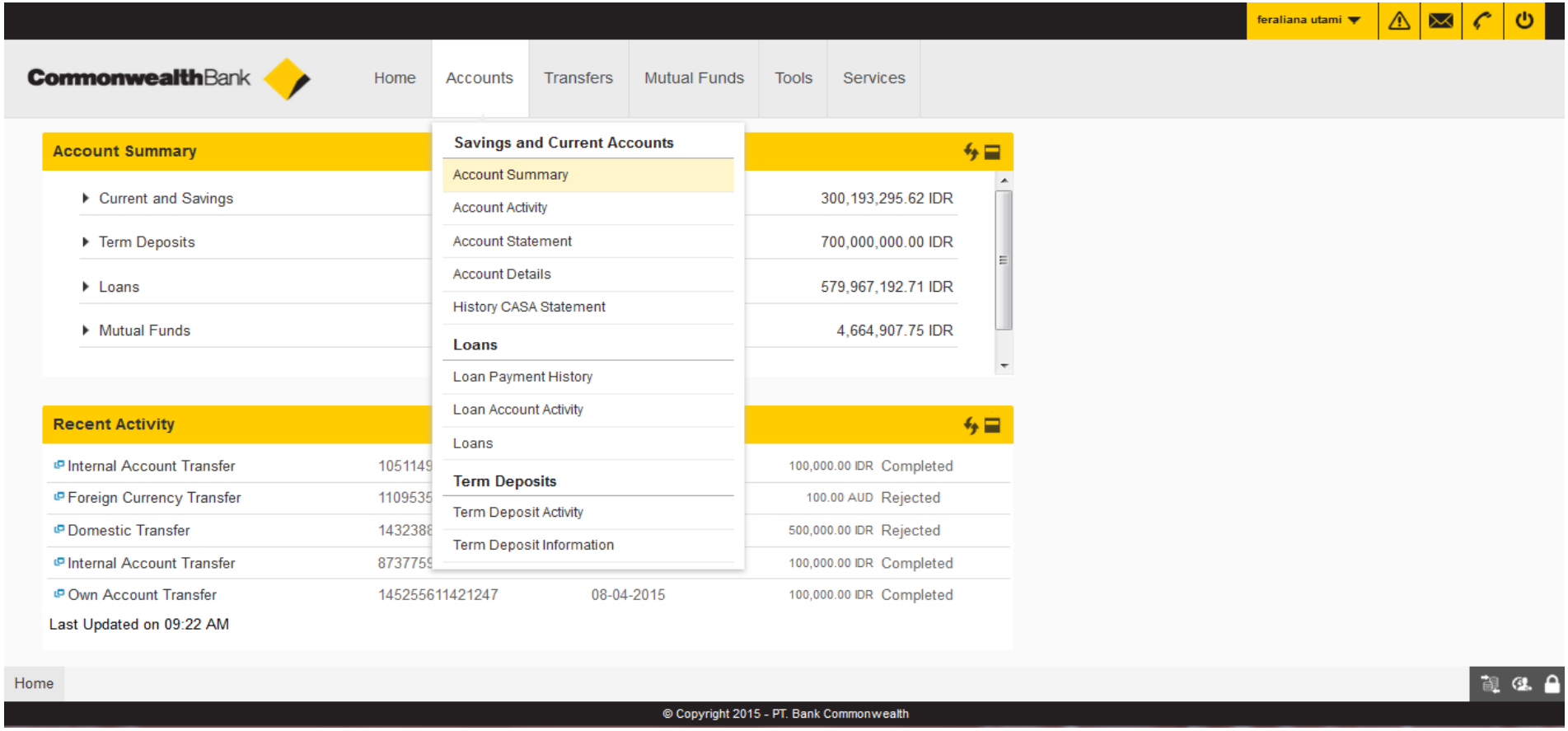
CommonwealthBank

Account Statement



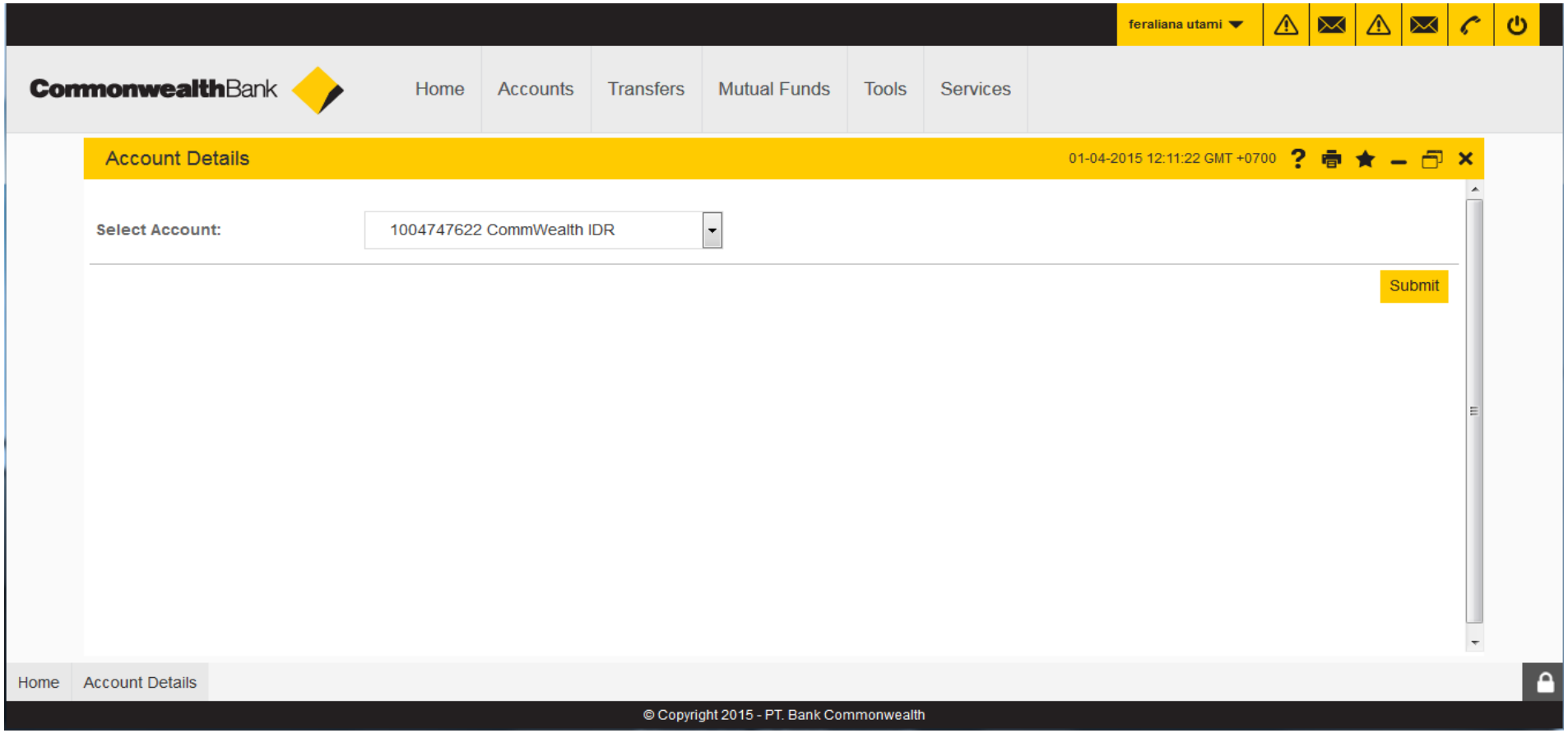
6. Click **"PDF format"** to download in PDF version

Account Details



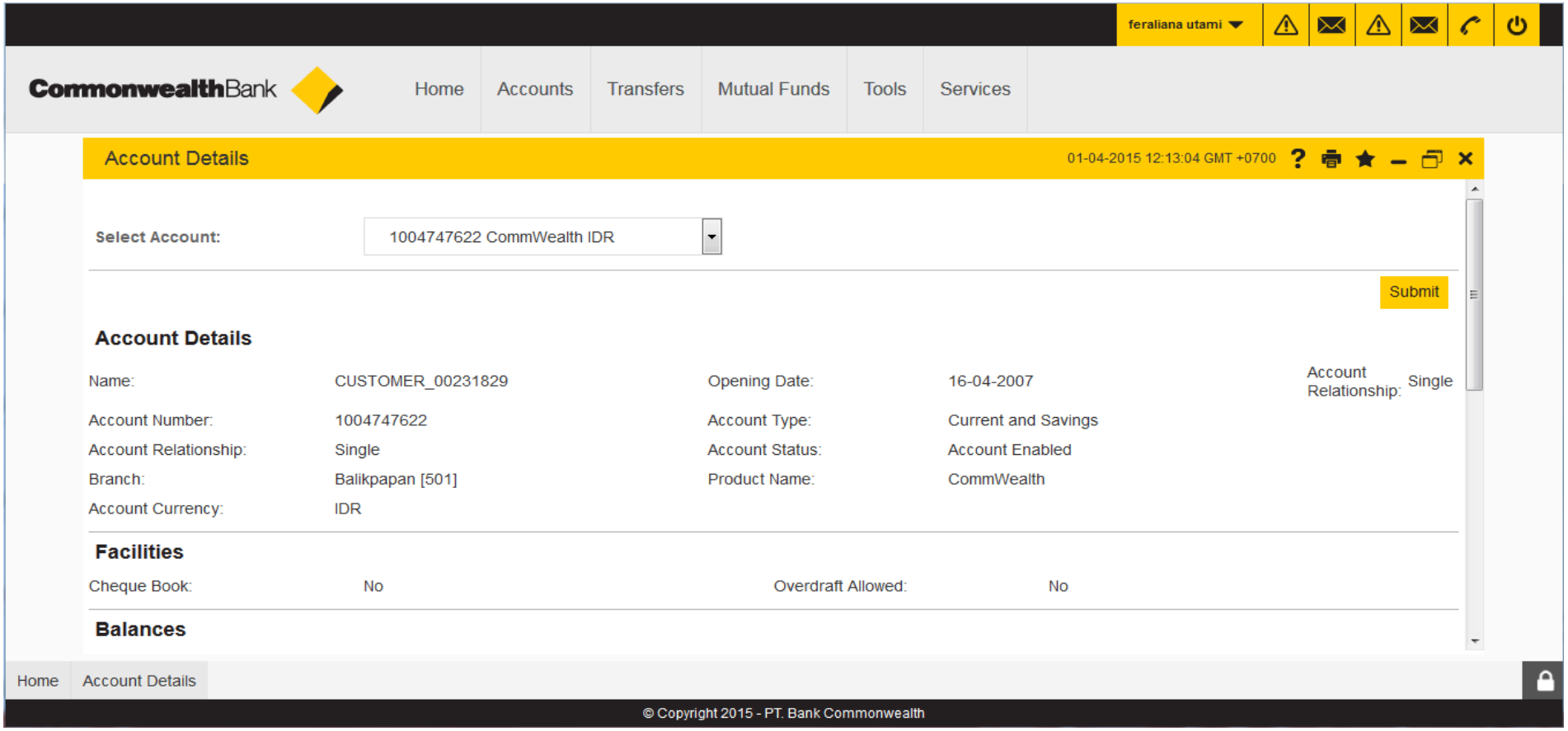
1. Select **Accounts** and then **Account Details**

Account Details



2. Select account to show on **"Select Account"**
3. Click **"Submit"**

Account Details



4. Screen will show the account detail requested

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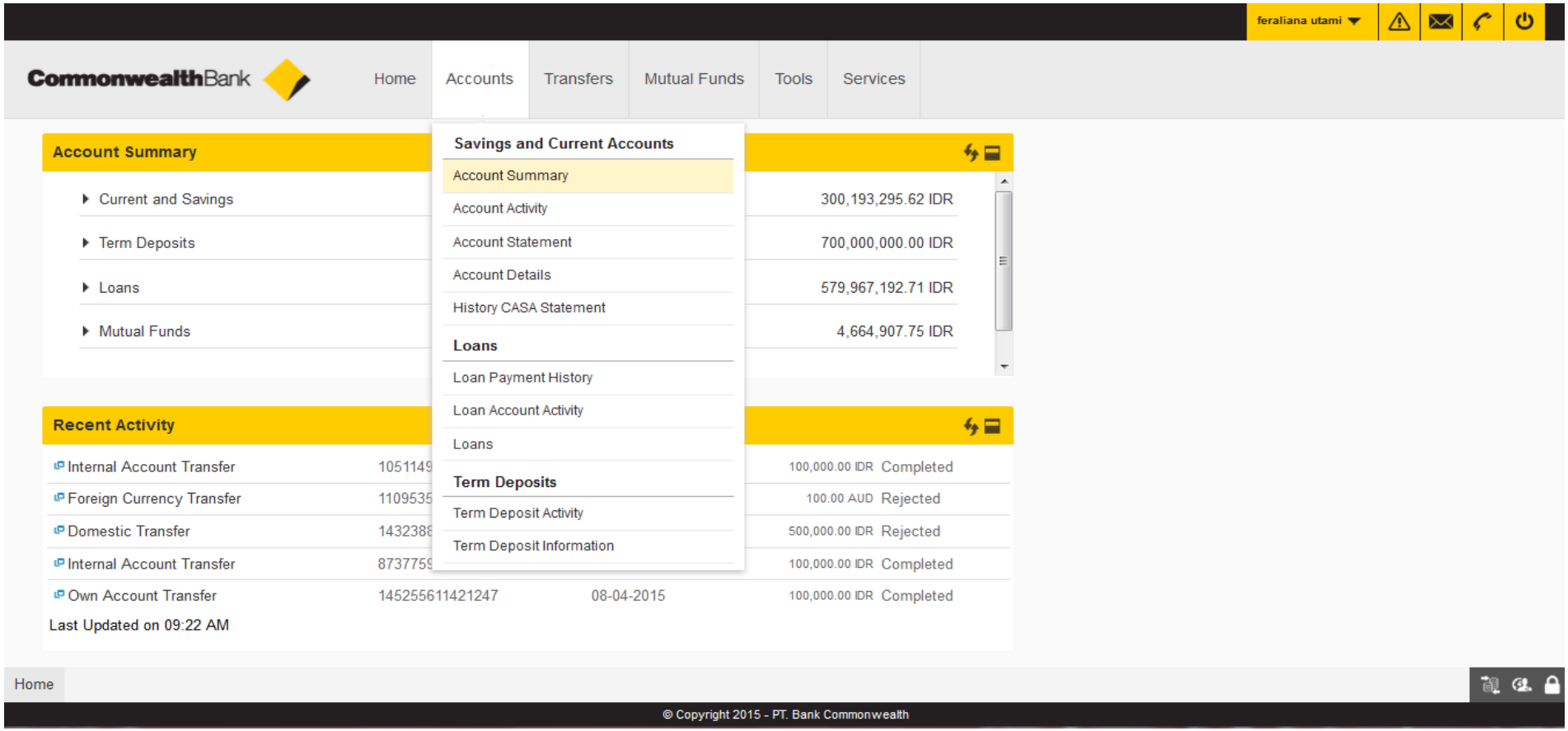
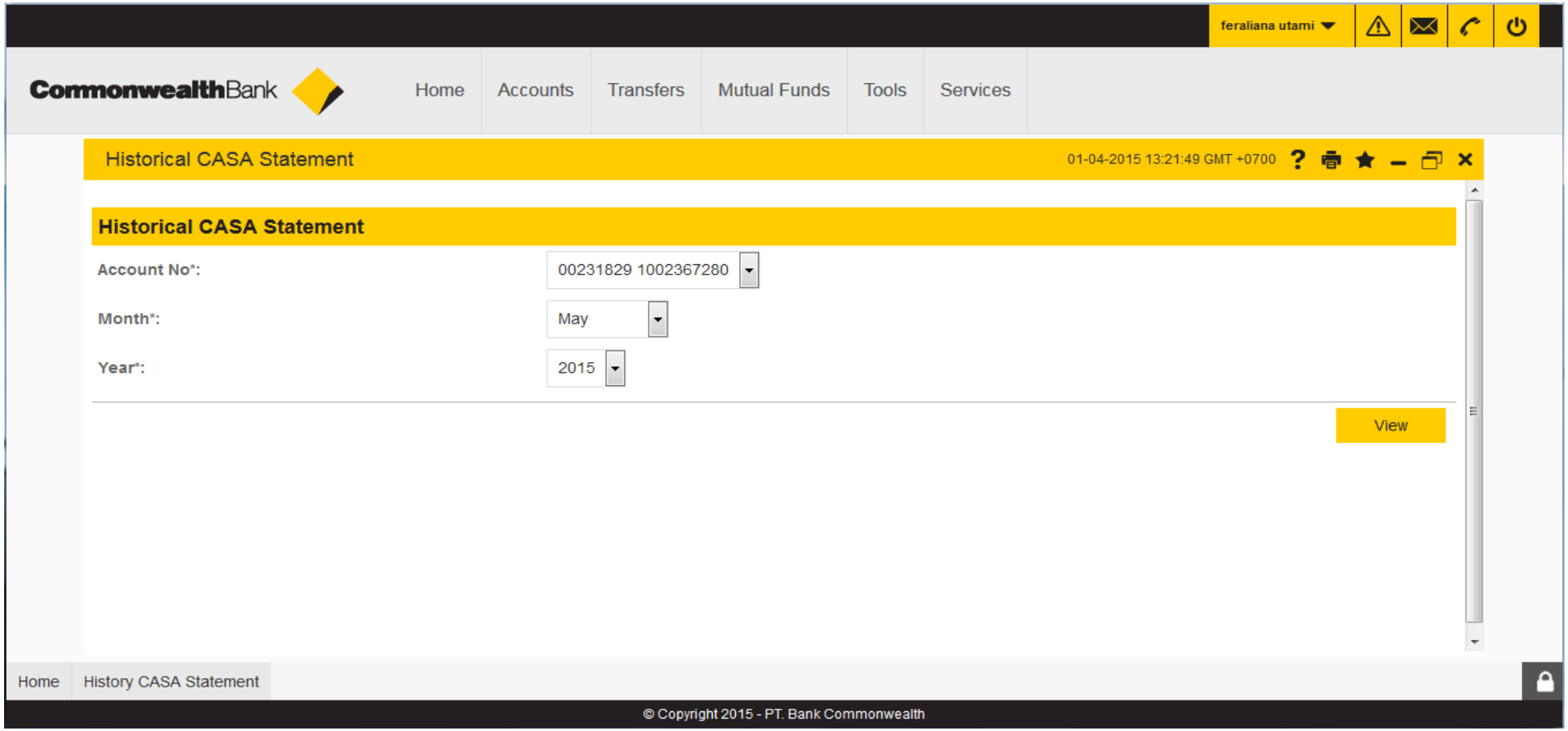
History CASA Statement – *Download* Histori Transaksi



1. Select **Accounts** and then **History CASA Statement**

History CASA Statement - *Download* Histori Transaksi



2. Enter **Account No, Month,** and **Year** to showed
3. Click "**VIEW"**

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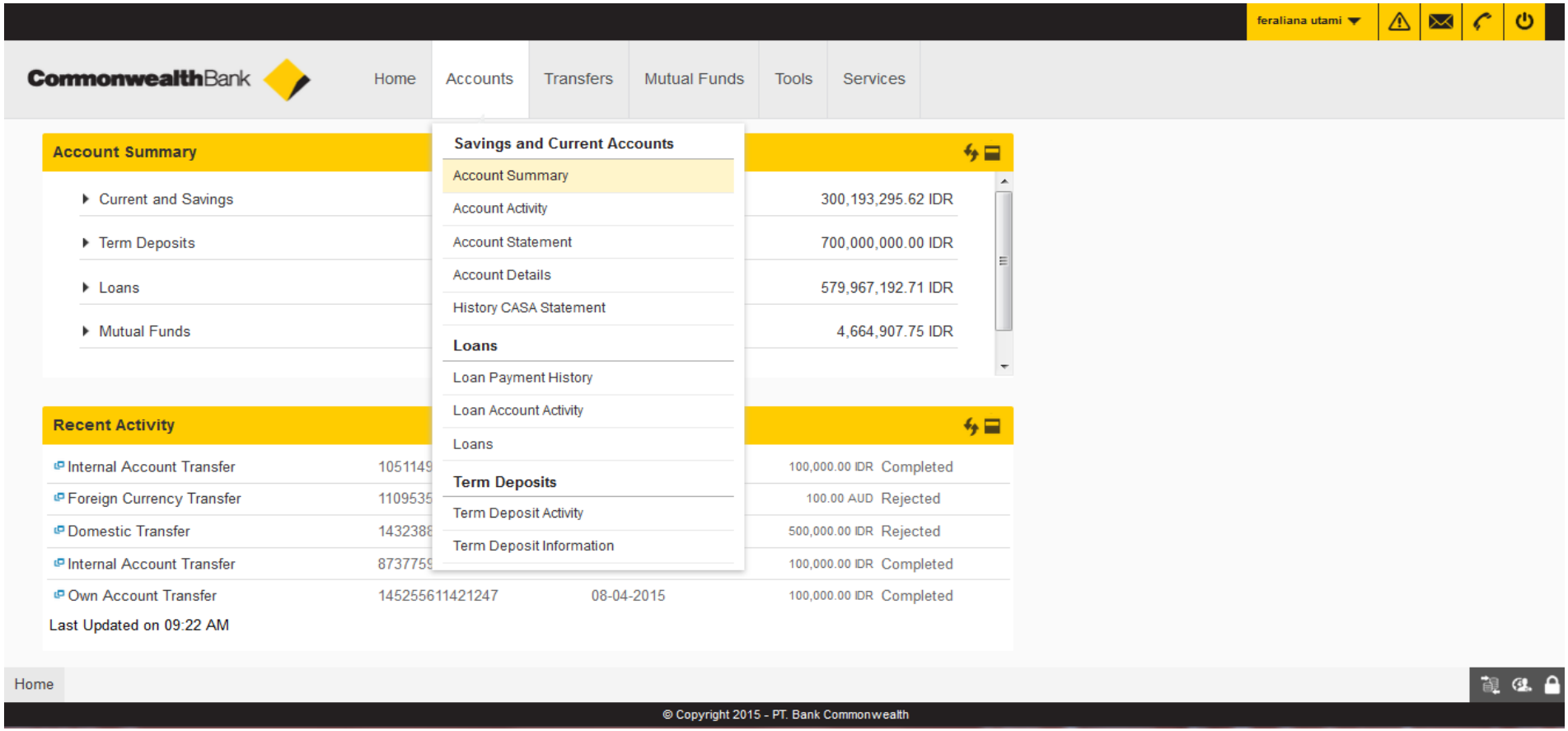
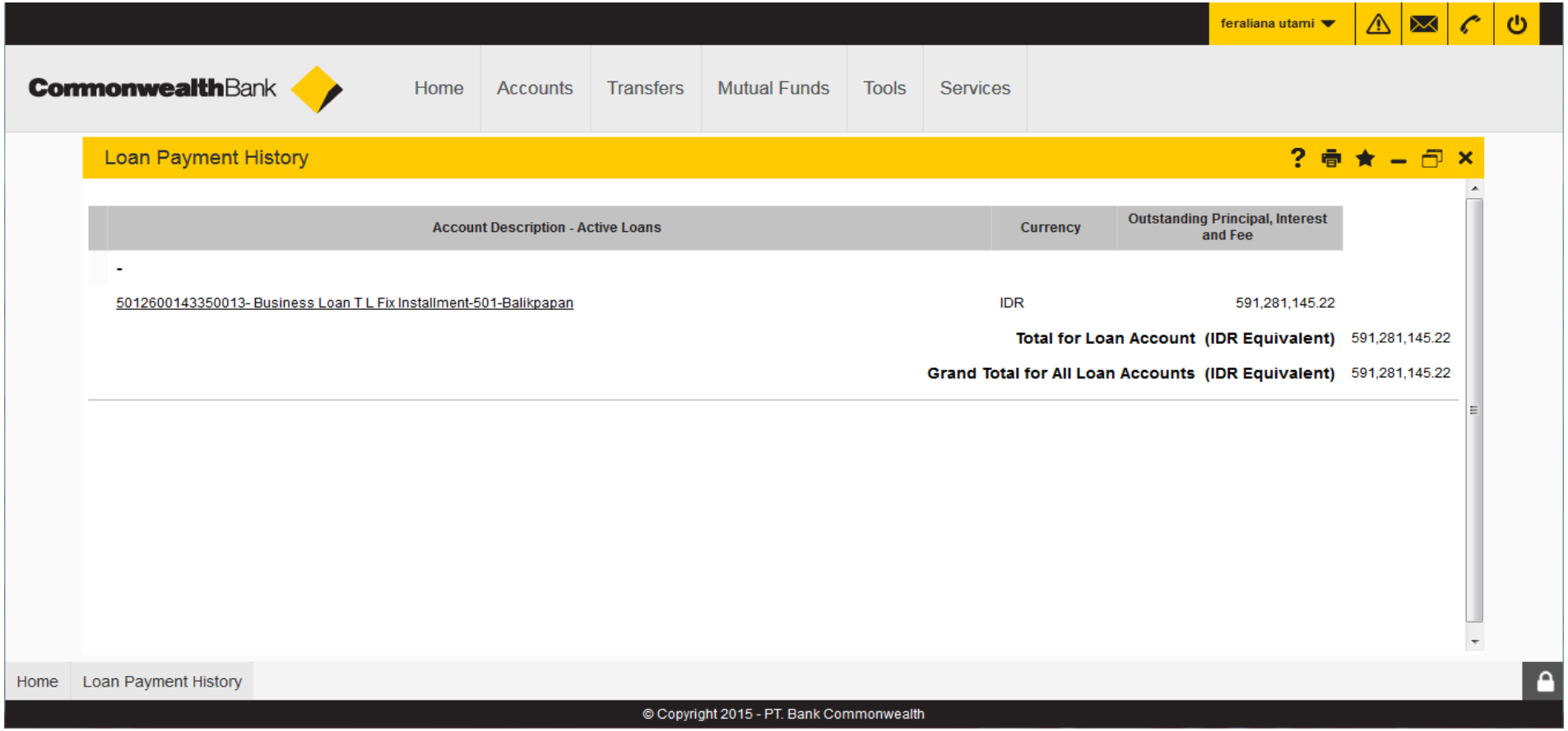
Loan Payment History



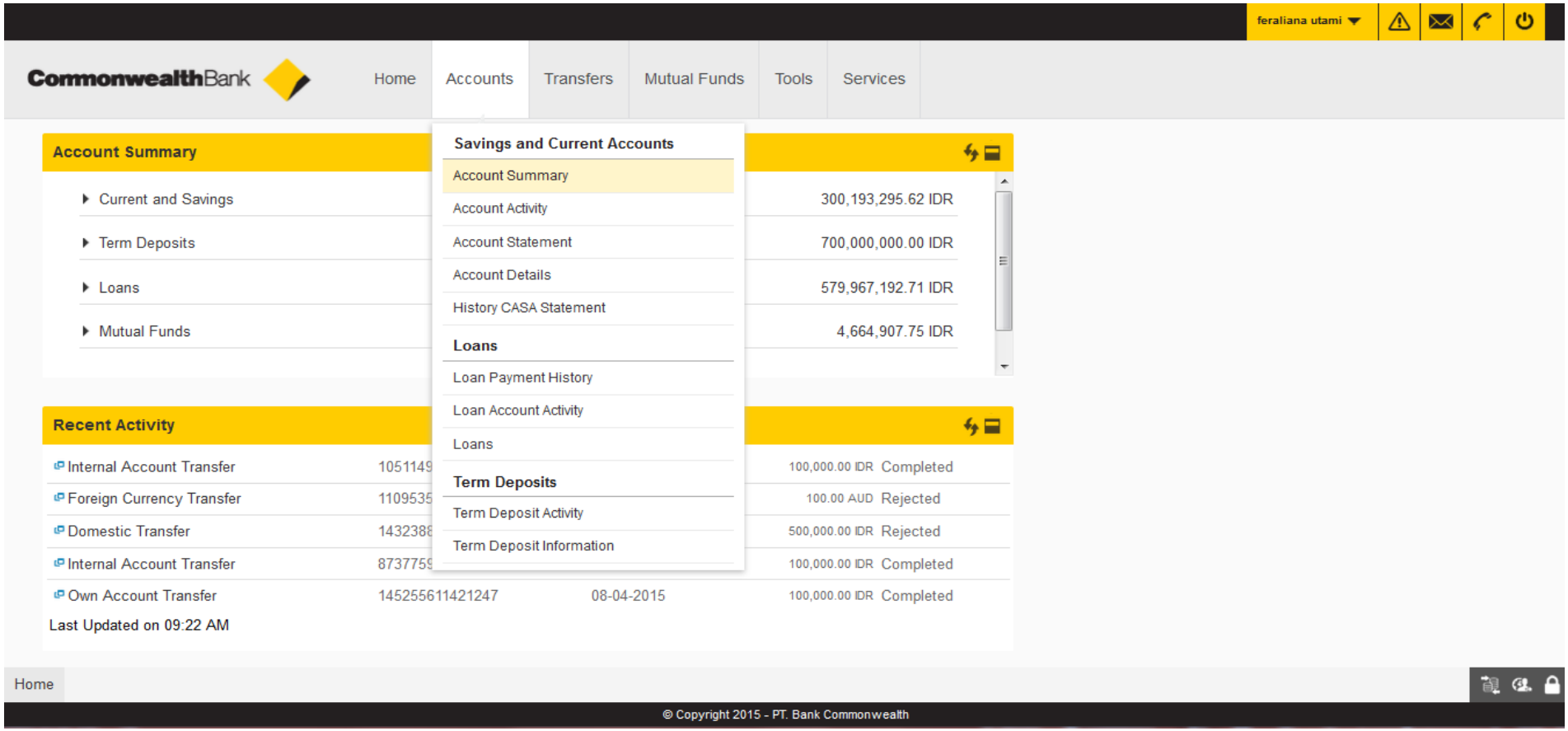
1. Select **Accounts** and then **Loan Payment History**

Loan Payment History



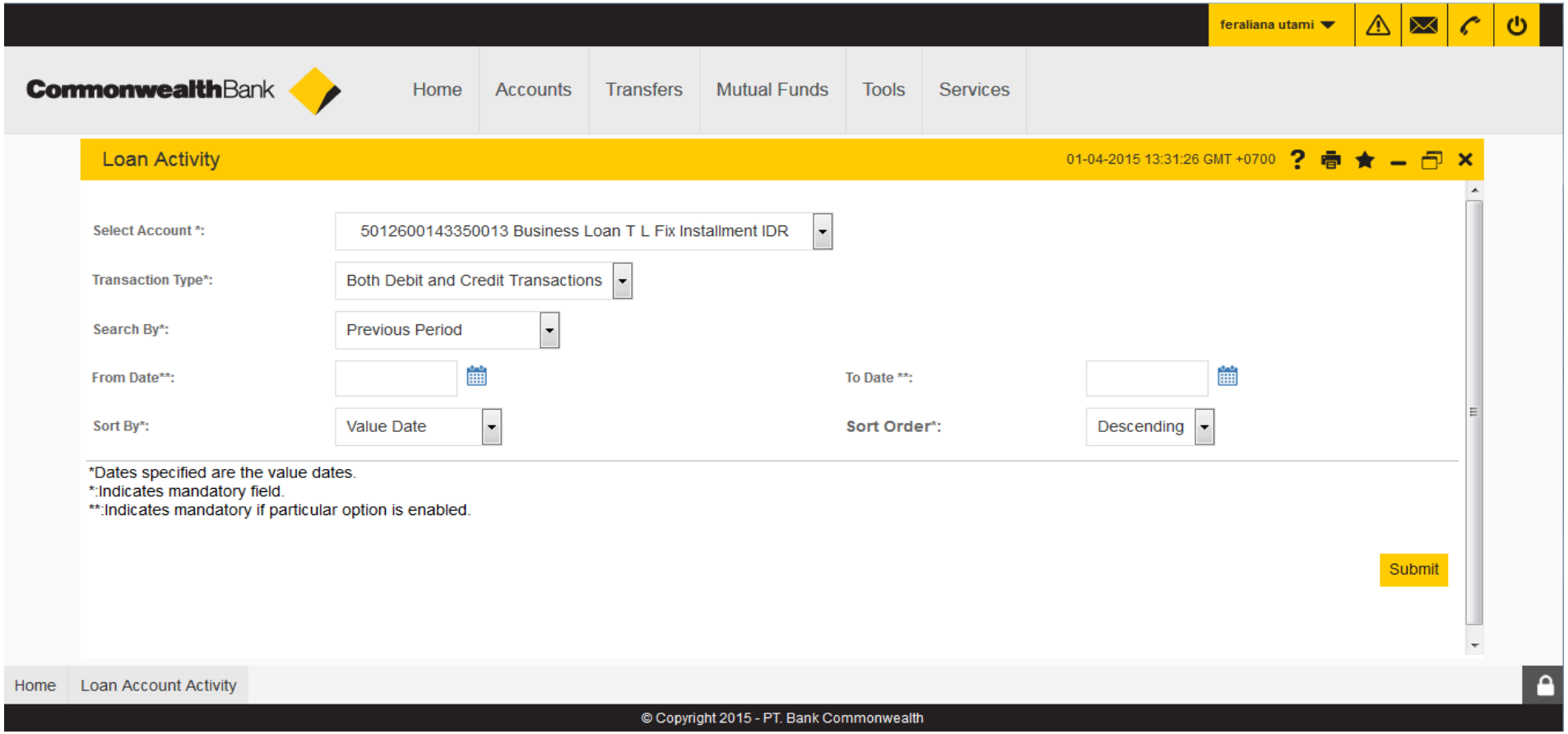
2. Screen will show the **Loan Payment history** details

Loan Account activity



1. Select **Accounts** and then **Loan account Activity**

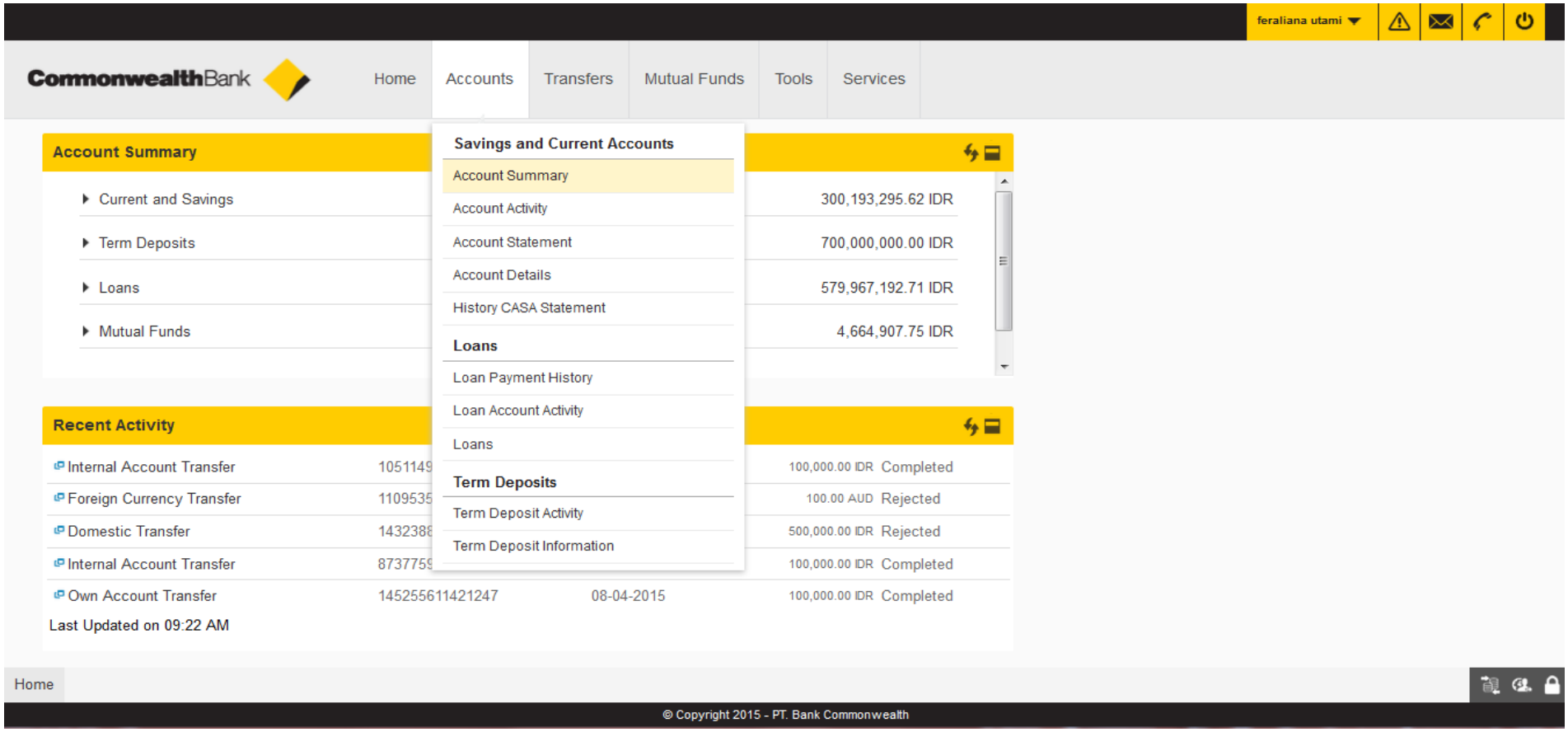
Loan Account activity



2. Fill the criteria, and then click **"Submit"**

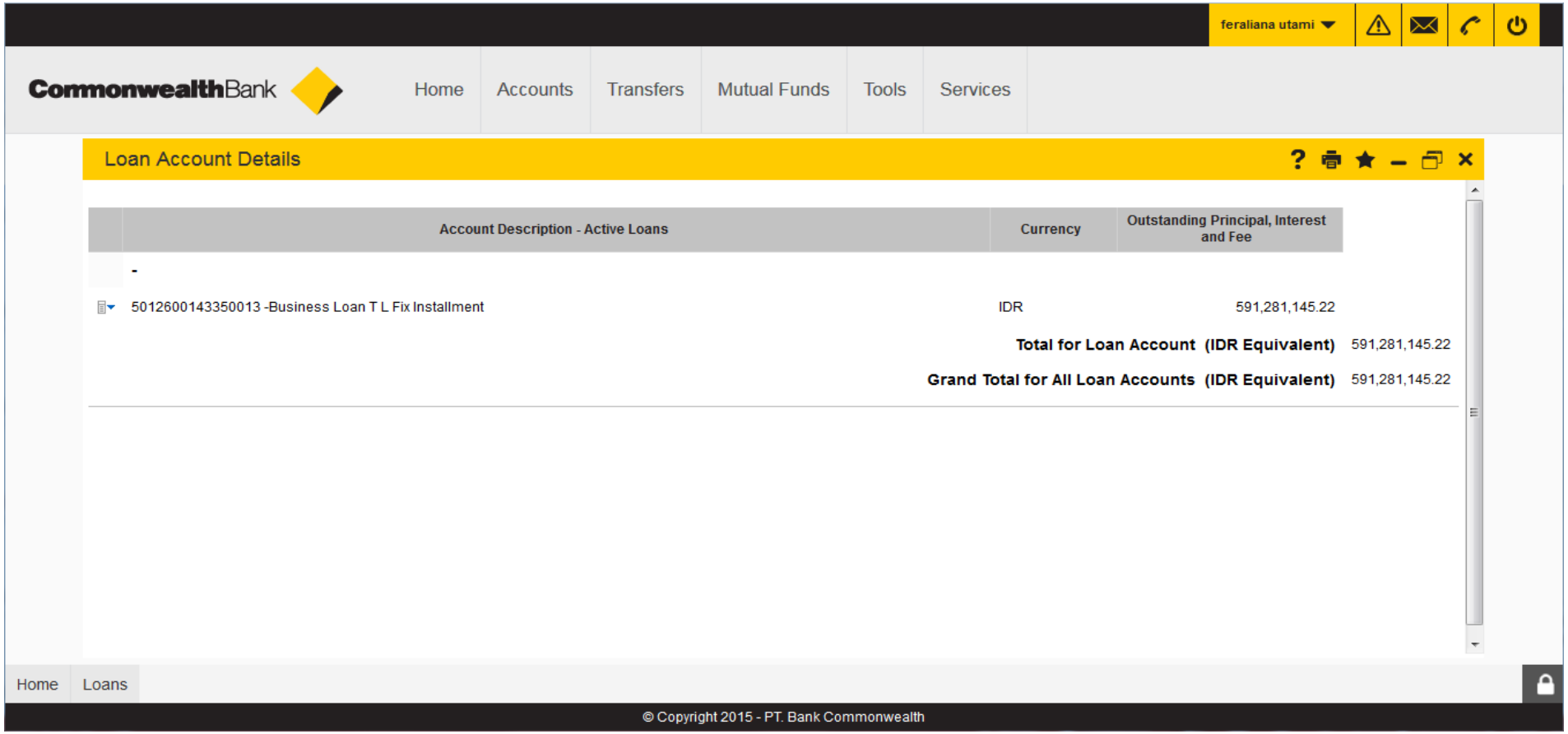
CommonwealthBank

Loans



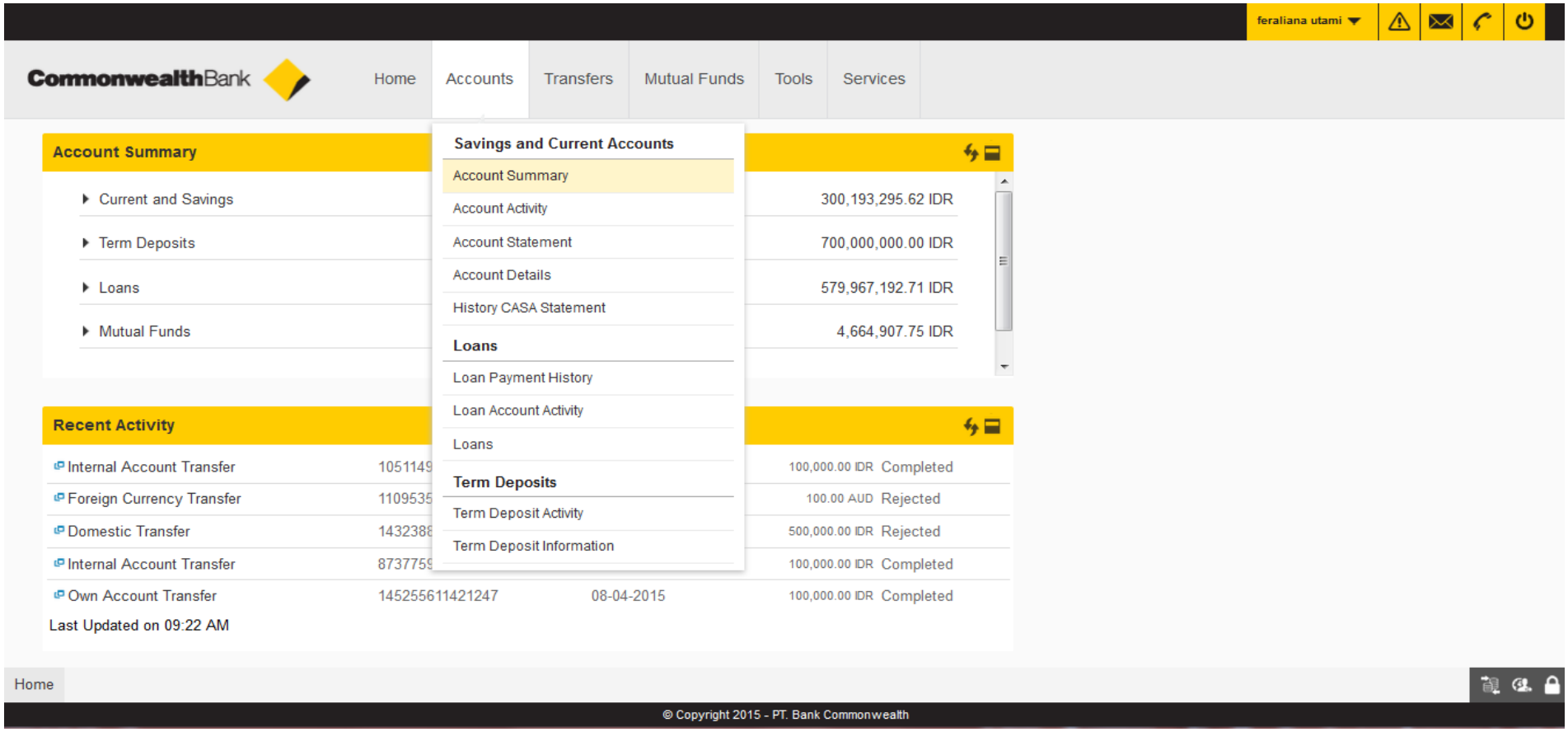
1. Select **Accounts** and then **Loans**

Loans



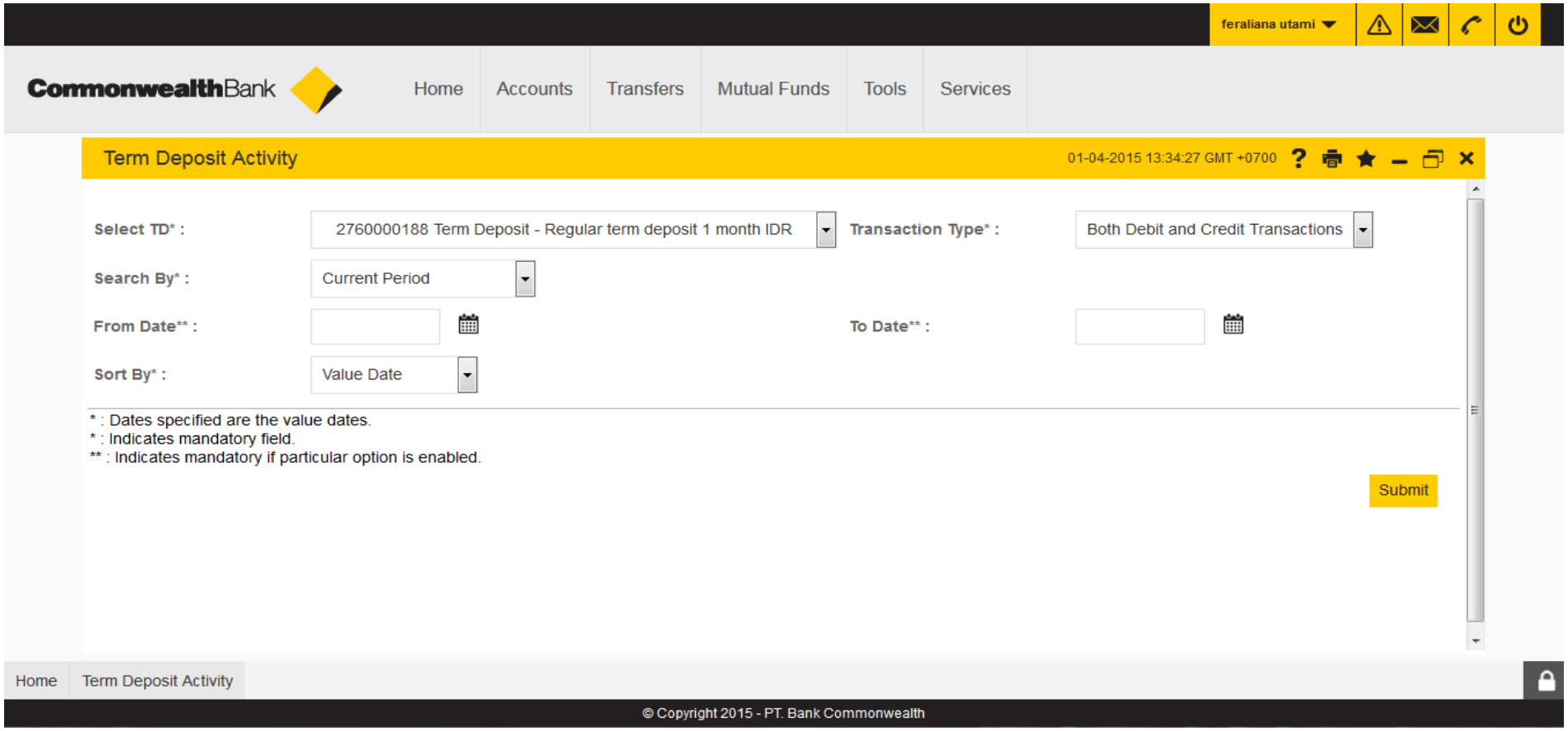
2. Screen will show the loan details

Term Deposit Activity



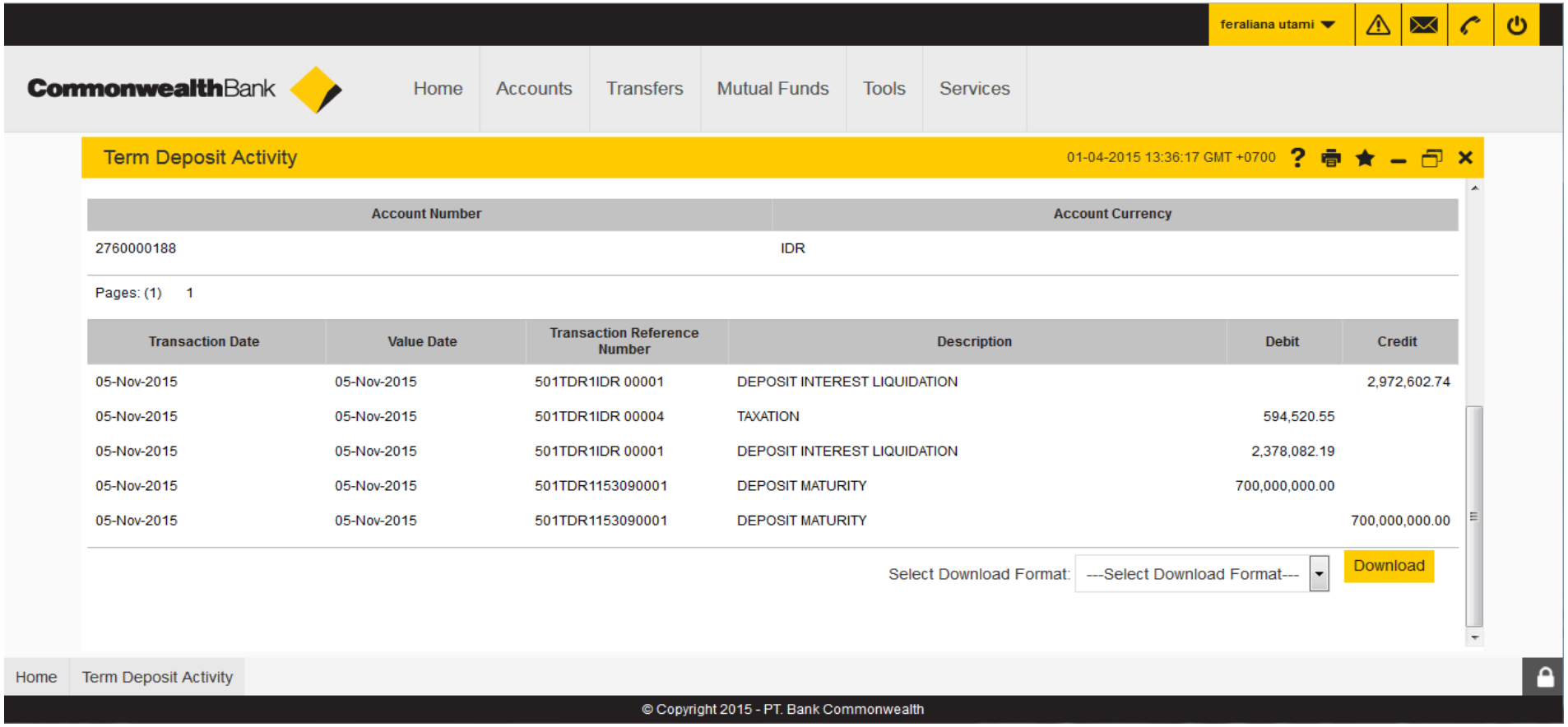
1. Select **Accounts** and then **Term deposit activity**

Term Deposit Activity



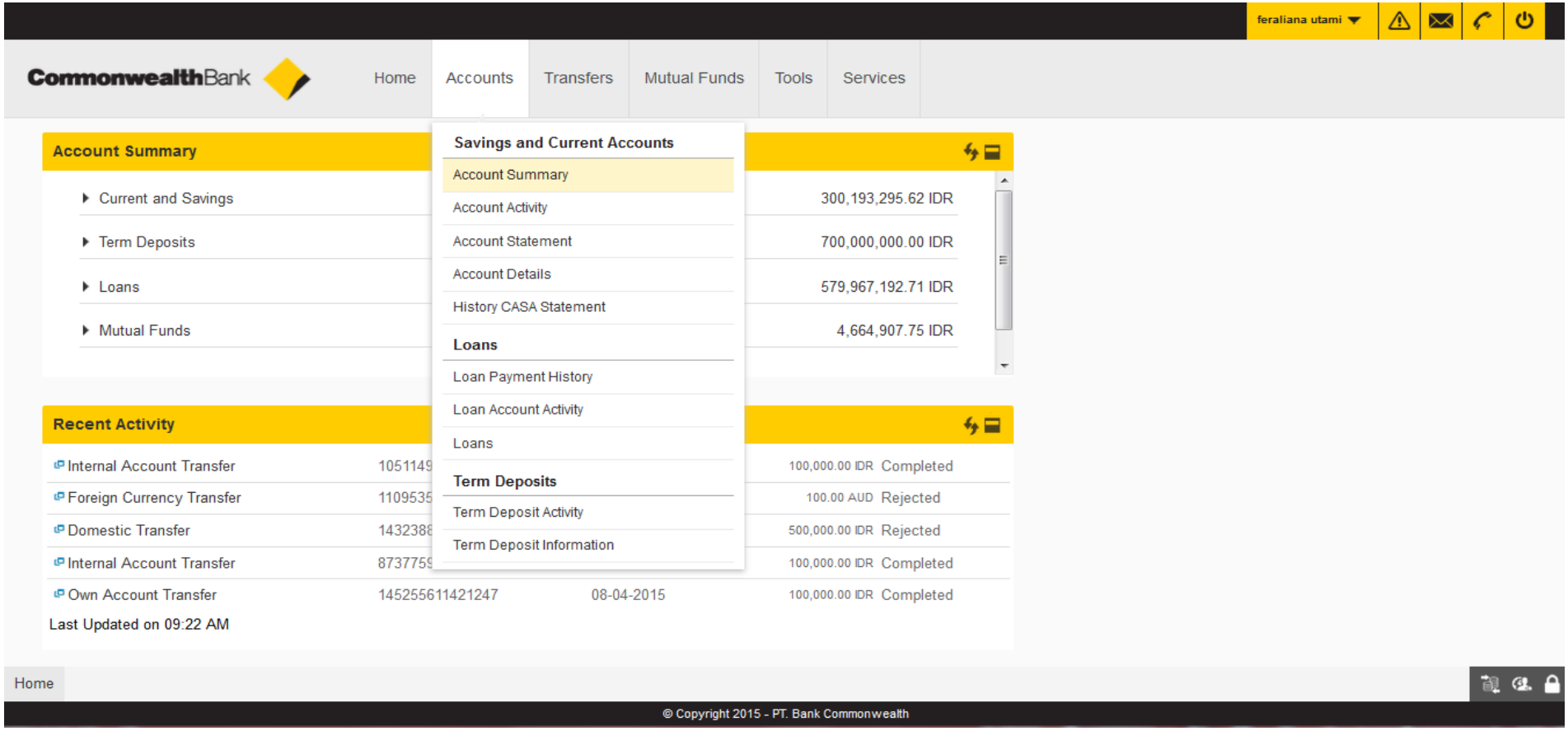
2. Fill the criteria and then click **"Submit"**

Term Deposit Activity



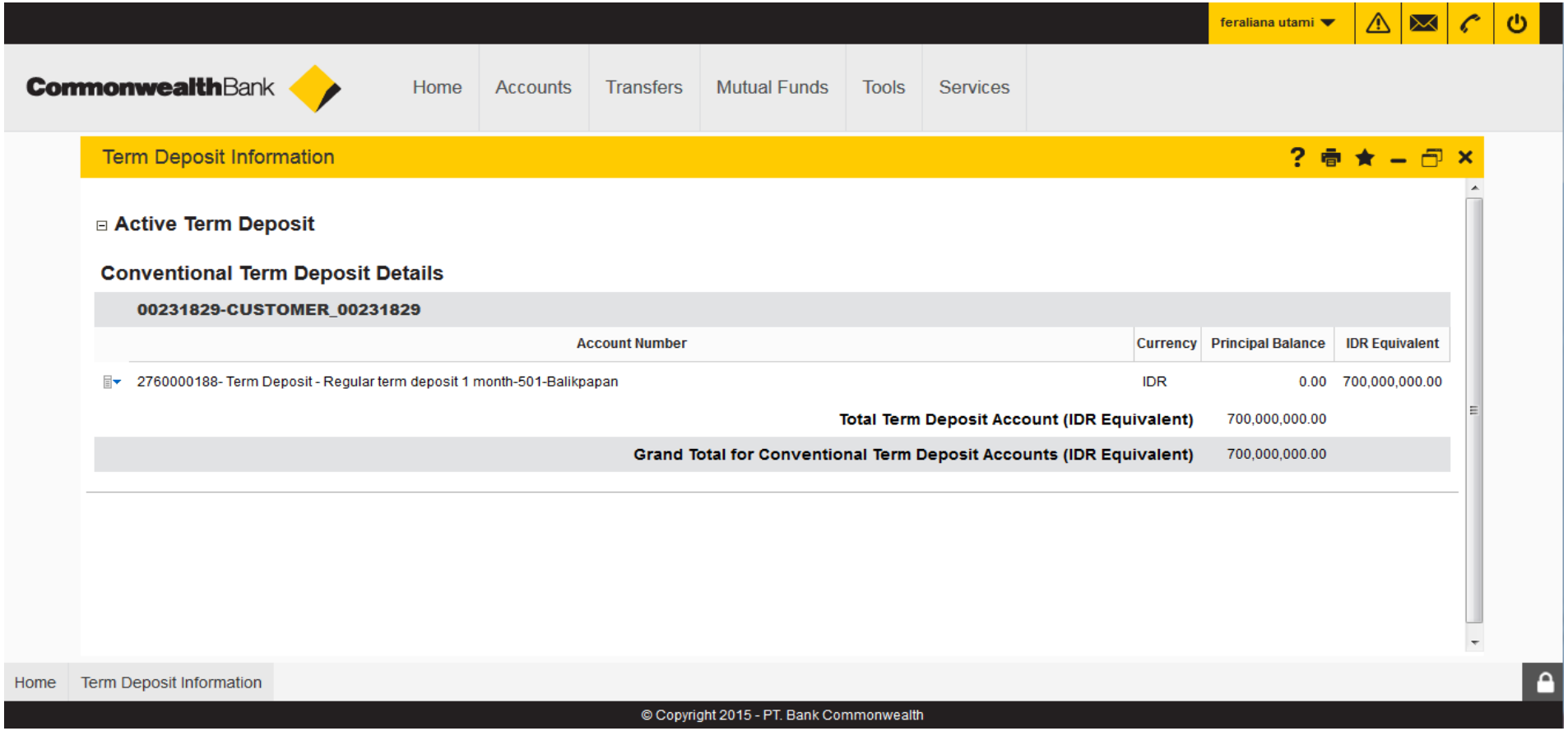
3. Screen will show the activities of TD account
4. You can download by click the **“Download”** button

Term Deposit Information



1. Select **Accounts** and then **Term deposit information**

Term Deposit Information



2. Screen will show the TD information details

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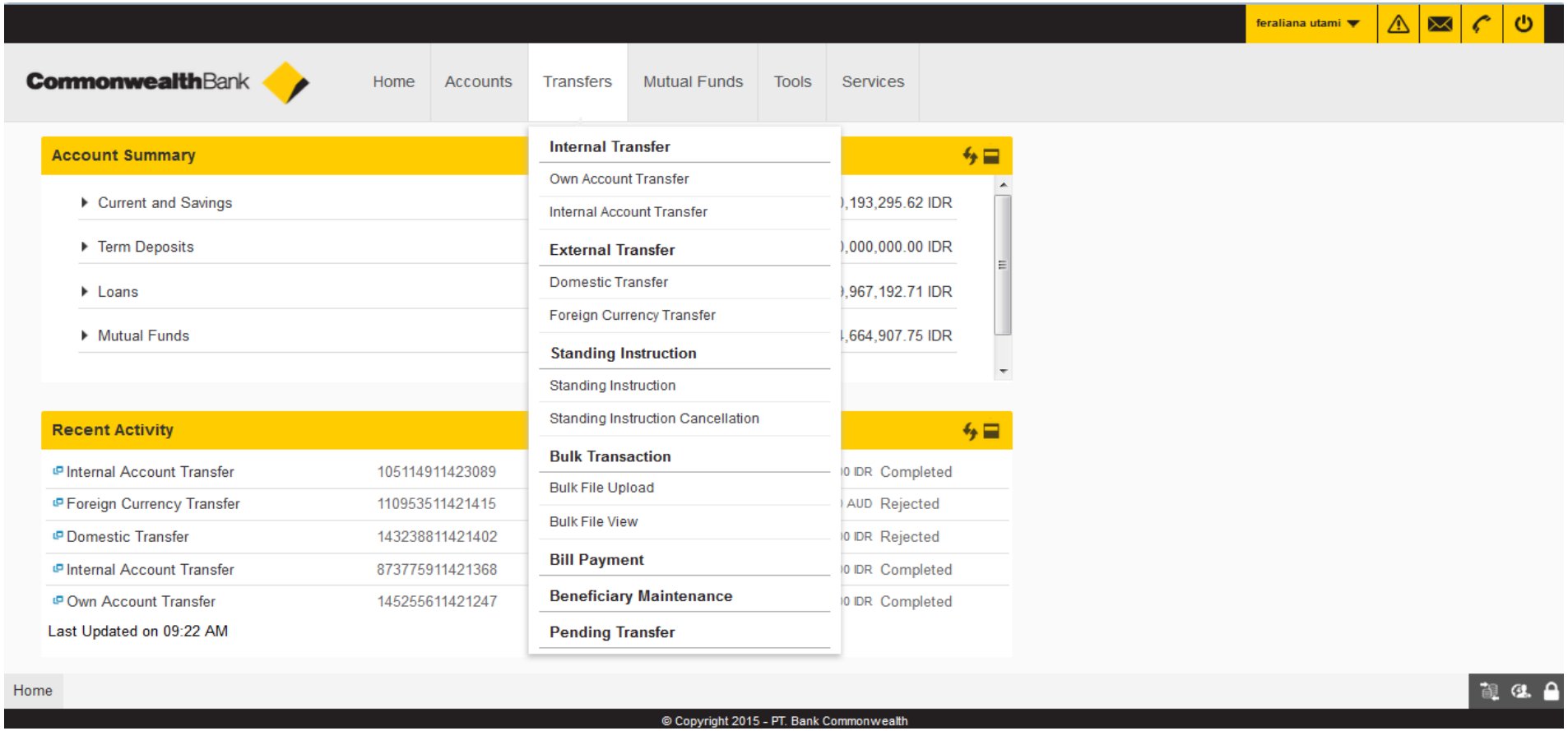
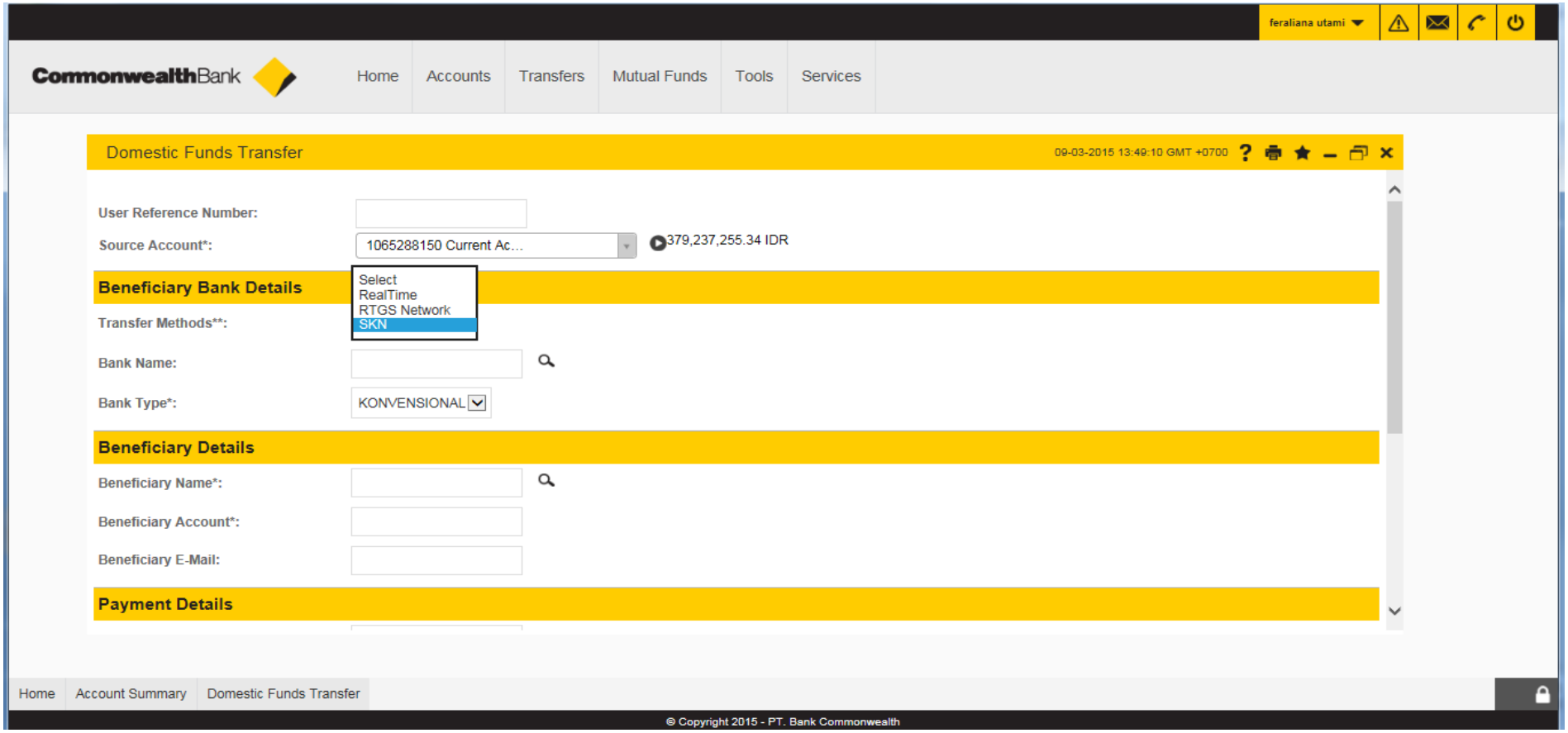
TRANSFERS

Domestic Funds Transfer



1. Select **Transfer** and then **Domestic Transfer**

Domestic Funds Transfer



2. Select **Source Account**
3. Enter **User Reference** if needed
4. Click **Play** to show available amount in account

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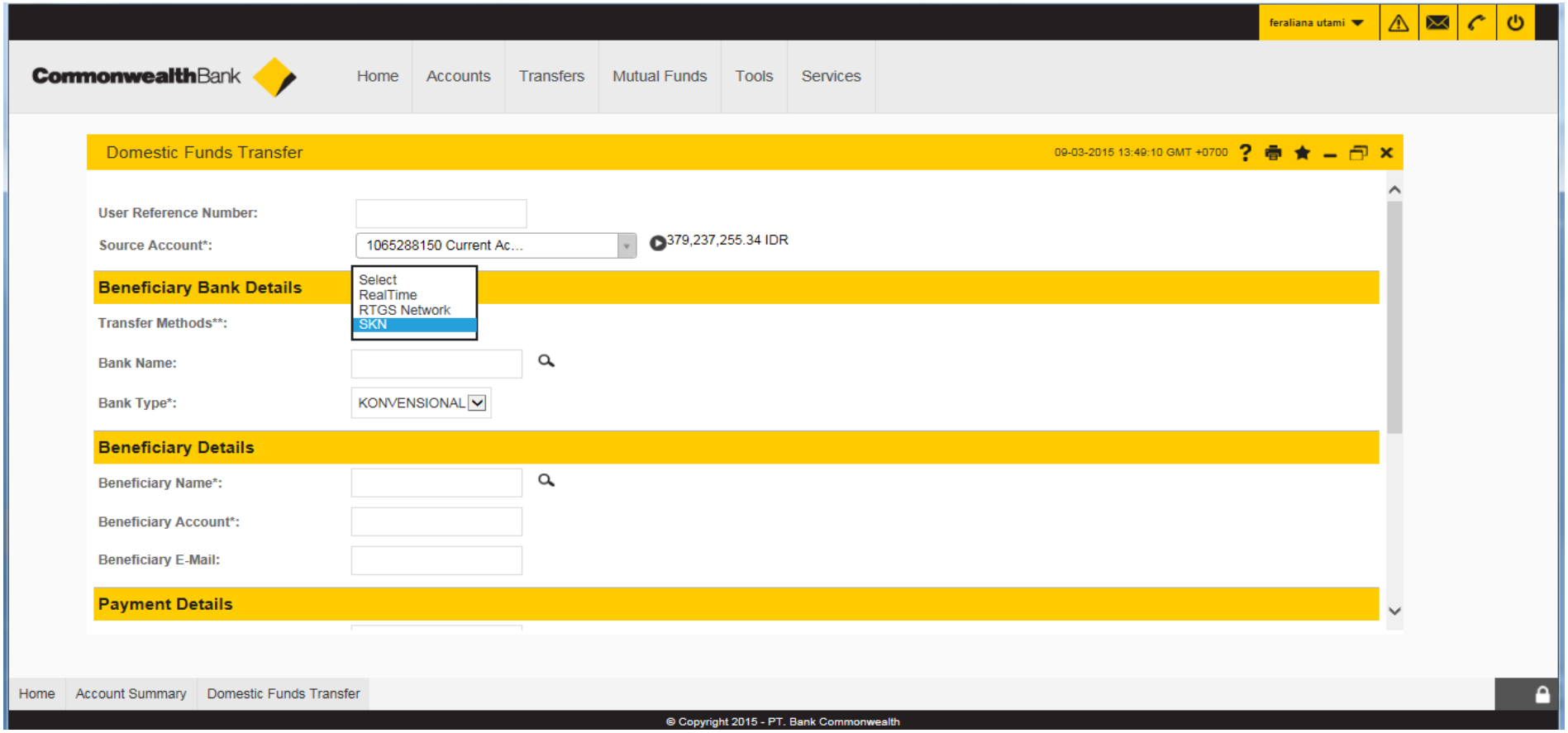
Domestic Funds Transfer



5. On **Beneficiary Bank Details** field, select **Payment Network**, ex : **Prima/Bersama**
6. For **Bank Name**, users can use the **Search** icon

CommonwealthBank

Domestic Funds Transfer

Search Criteria

Transfer Methods: SKN

National Clearing Codes: | Bank Name: MANDIRI

State: Select | City: Select

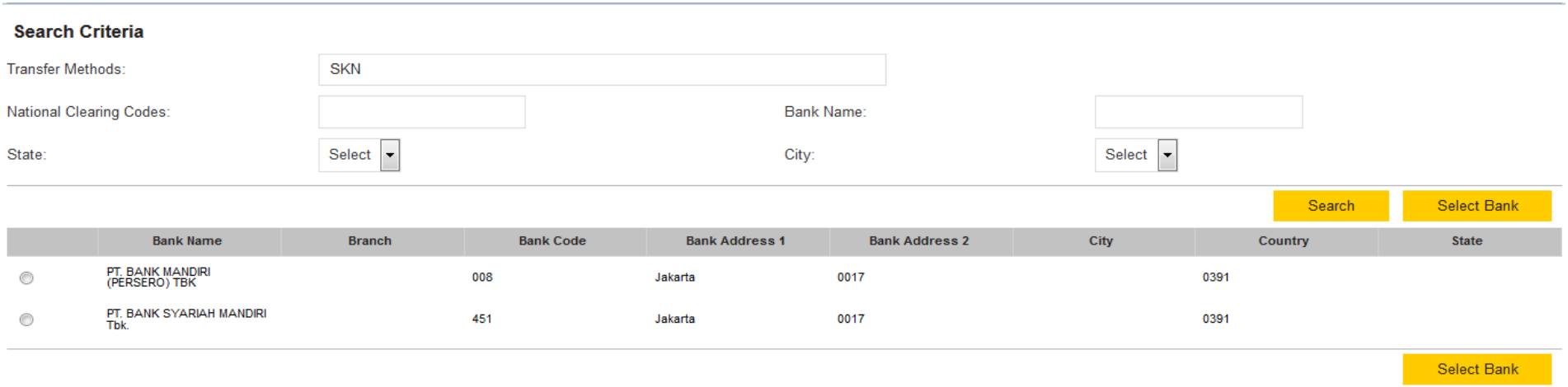
Search | Select Bank

	Bank Name	Branch	Bank Code	Bank Address 1	Bank Address 2	City	Country	State
○	BANK OF AMERICA NA		033	Jakarta	0301		0391	
○	BANK OF CHINA		069	Jakarta	0300		0394	
○	BANK PEMBANGUNAN DAERAH JAMBI		115	Jambi	0014		3100	
○	BPD ISTIMEWA ACEH		116	Banda Aceh	0017		3200	
○	CITIBANK, NA		031	Jakarta	0305		0394	
○	DEUTSCHE BANK AG.		067	Jakarta	0304		0391	
○	HONGKONG & SHANGHAI BANK CORP.		041	Jakarta	0302		0391	
○	JPMORGAN CHASE BANK		032	Jakarta	0308		0394	
○	PD. BANK PEMBANGUNAN DAERAH KALSEL		122	Banjarmasin	0012		5100	
○	PT BANK BNI SYARIAH		427	Jakarta	0043		0391	
○	PT BANK CAPITAL INDONESIA		054	Jakarta	0308		0394	
○	PT BANK MNC INTERNATIONAL TBK		485	Jakarta	0010		0391	
○	PT. BANK AGRIS		945	Jakarta	0305		0391	

7. Enter the bank name on **Bank Name** field and then click **Search**.

CommonwealthBank

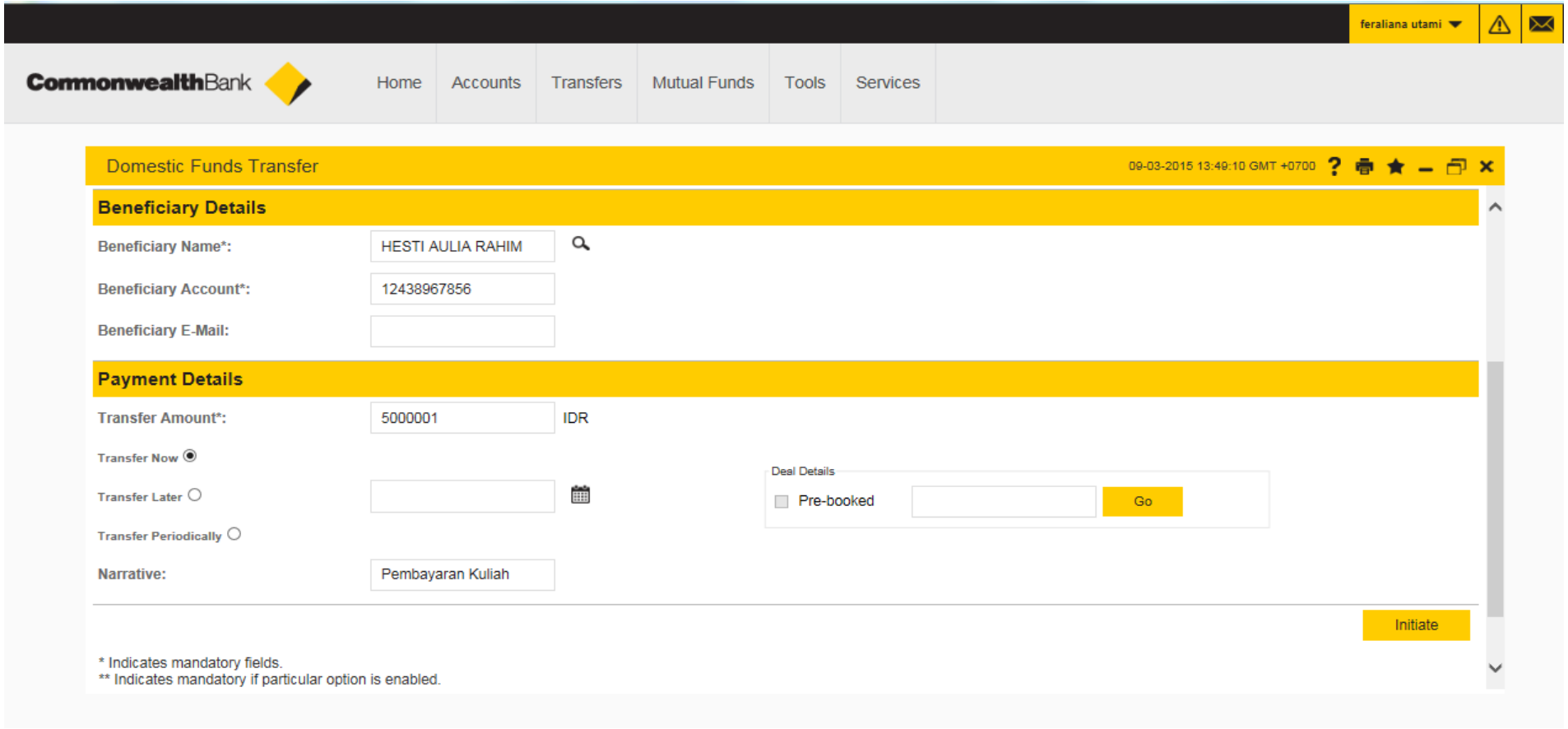
Domestic Funds Transfer



8. The search result will show, click the beneficiary bank
9. Click **Select Bank**.

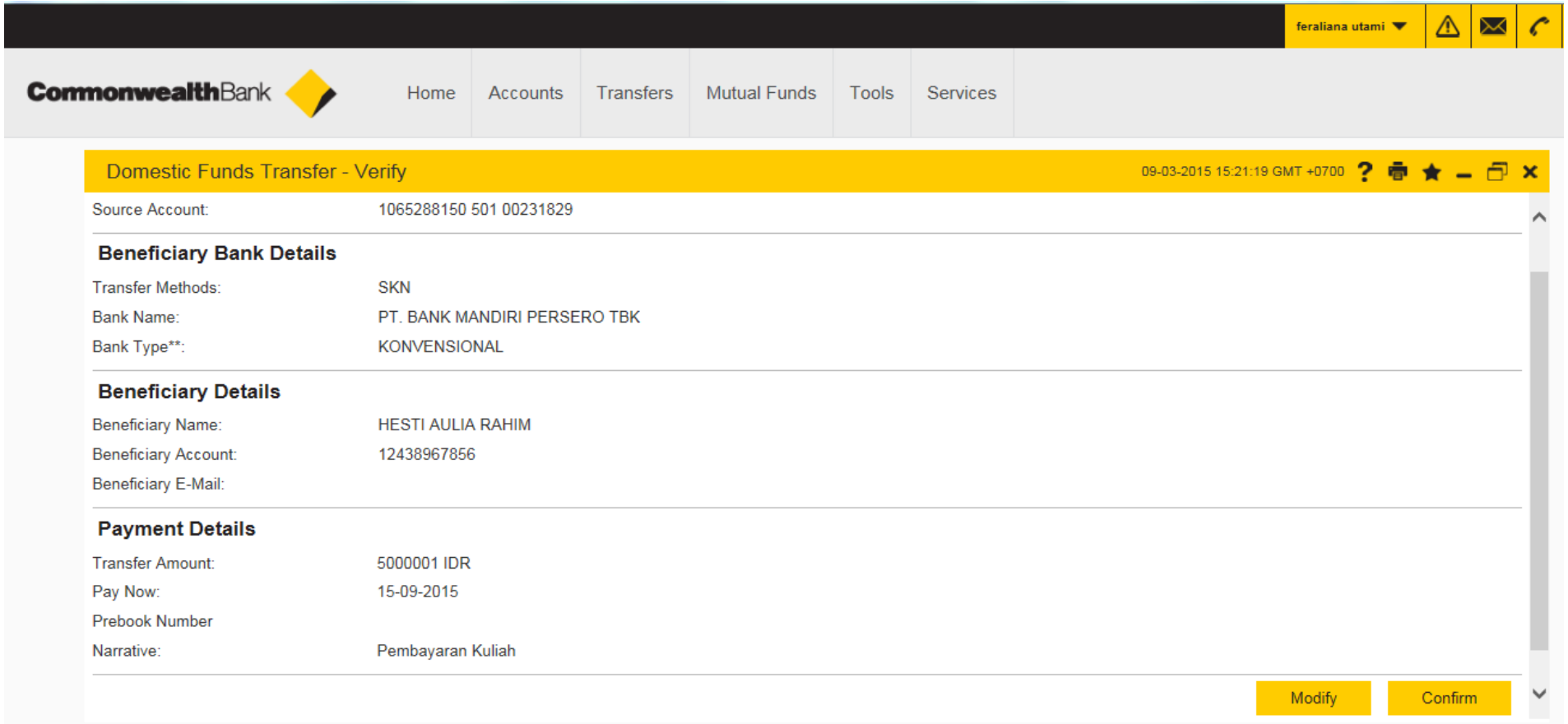
CommonwealthBank

Domestic Funds Transfer



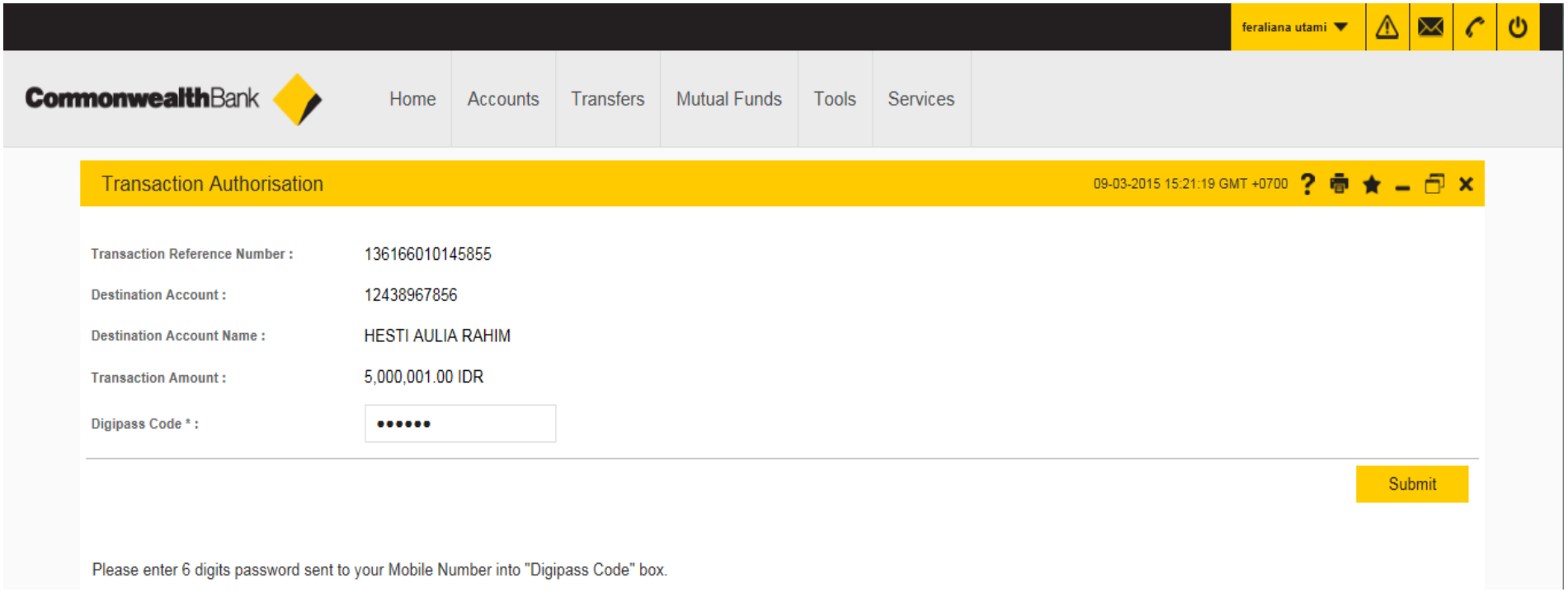
10.On **Payment Details**, fill with total amount on **Transfer Amount** field
11.Fill the **Narative** to additional info (optional)
12.If the filled data is correct, click **initiate**

Domestic Funds Transfer



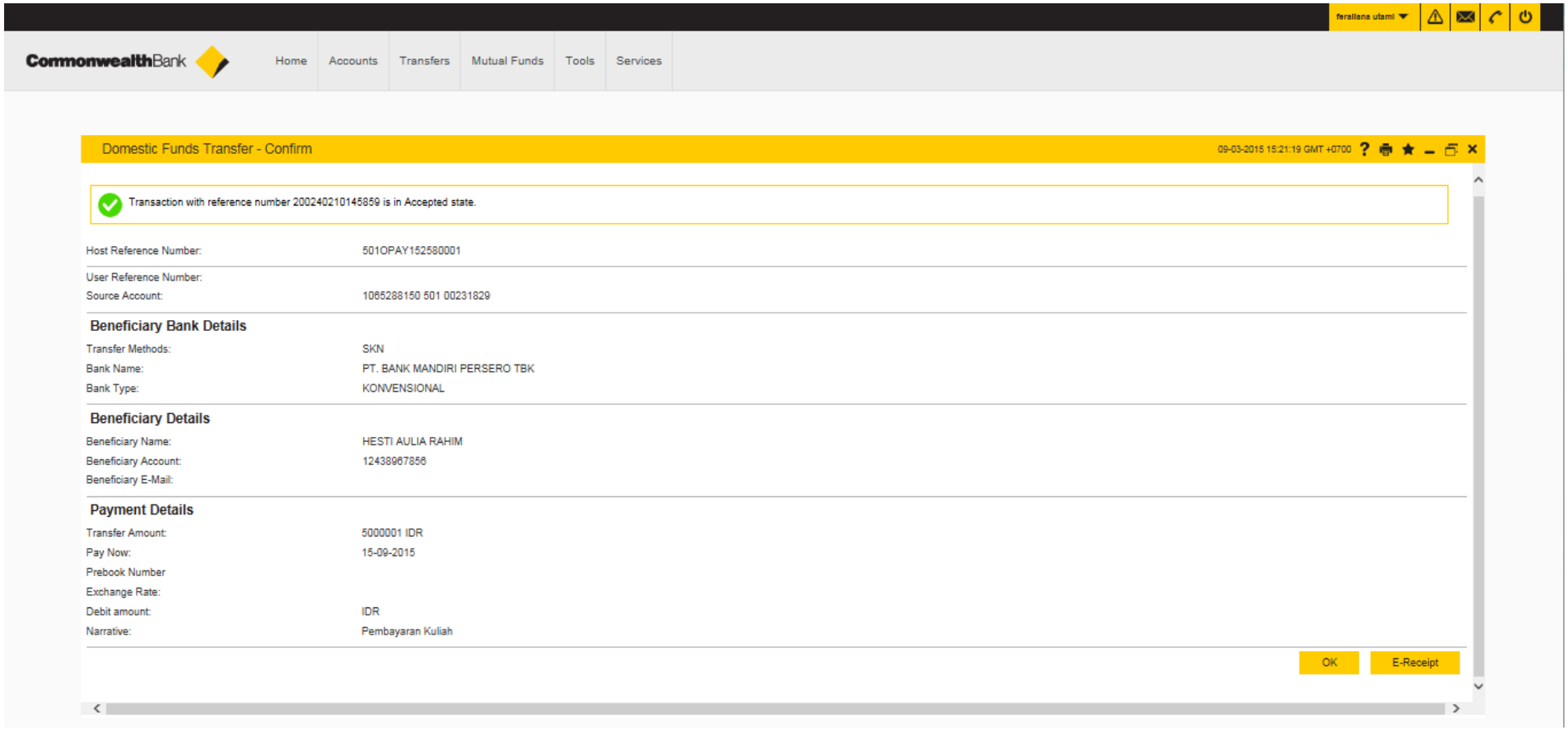
13. Click **Confirm** to continue the process
14. Click **Modify** to change detail transaction

Domestic Funds Transfer



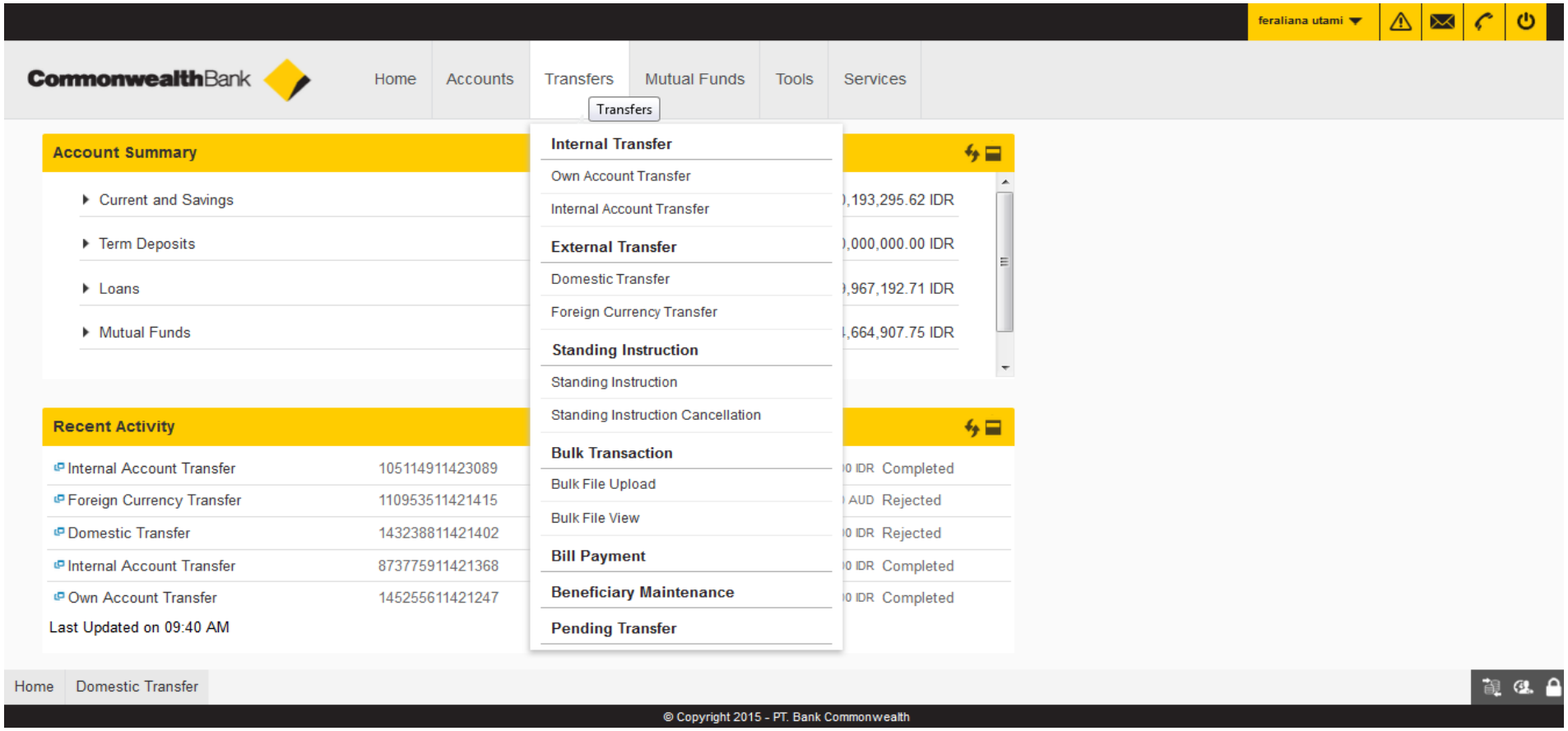
15. Enter **Transaction Password** from Mobile Phone
16. Click tombol **Submit**

Domestic Funds Transfer



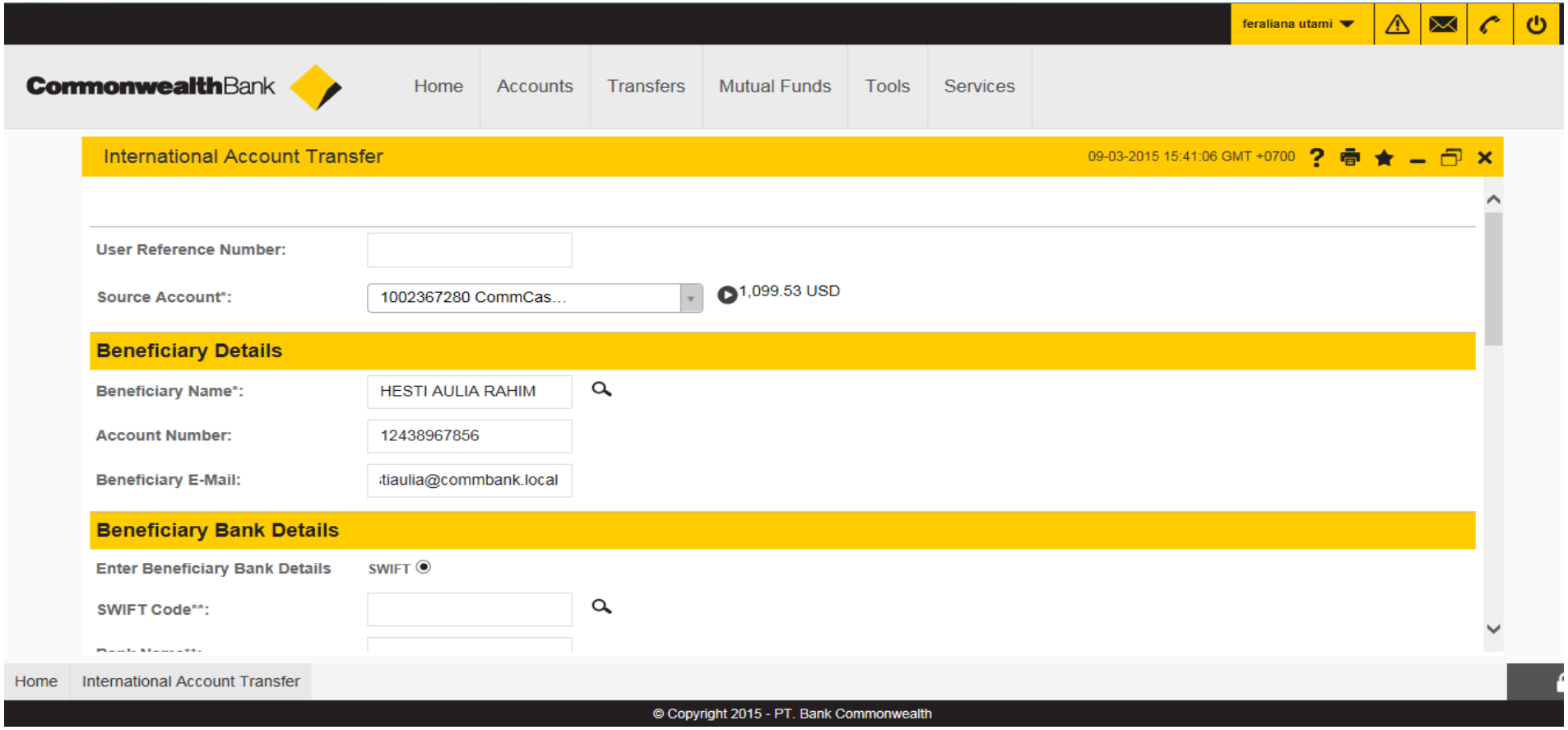
17. Click **E-Receipt** to get the **E-Receipt**
18. Click **Ok** to end the process

International Account Transfer



1. Select **Transfers** and then **Foreign Currency Transfer**

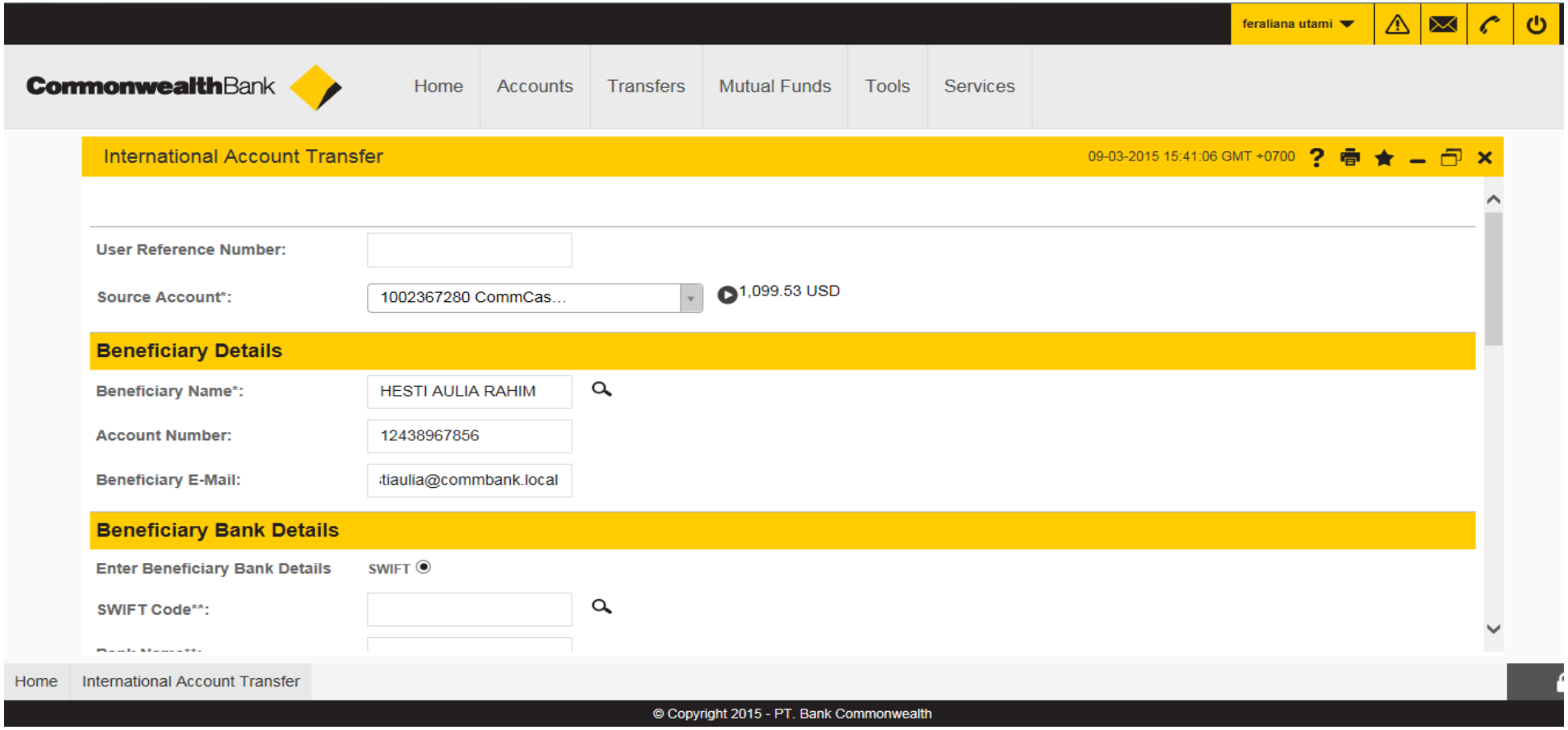
International Account Transfer



2. Enter **User Reference** if needed
3. Select **Source Account**
4. Click **Play** to show available amount in account

CommonwealthBank

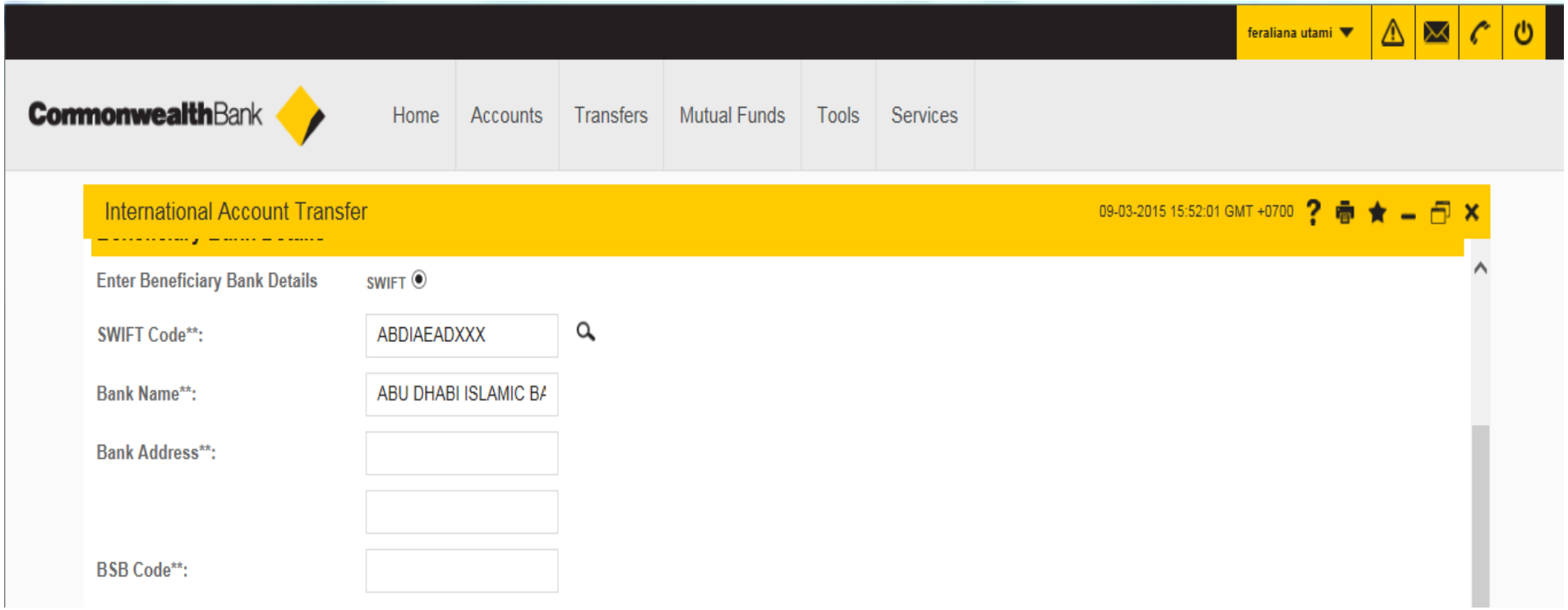
International Account Transfer



5. On **Beneficiary Details**, enter **Beneficiary Name** or click **Search** then select **Beneficiary Name** to transfer.
6. Fill **Beneficiary Account Number**
7. Fill **Beneficiary Email** (optional)

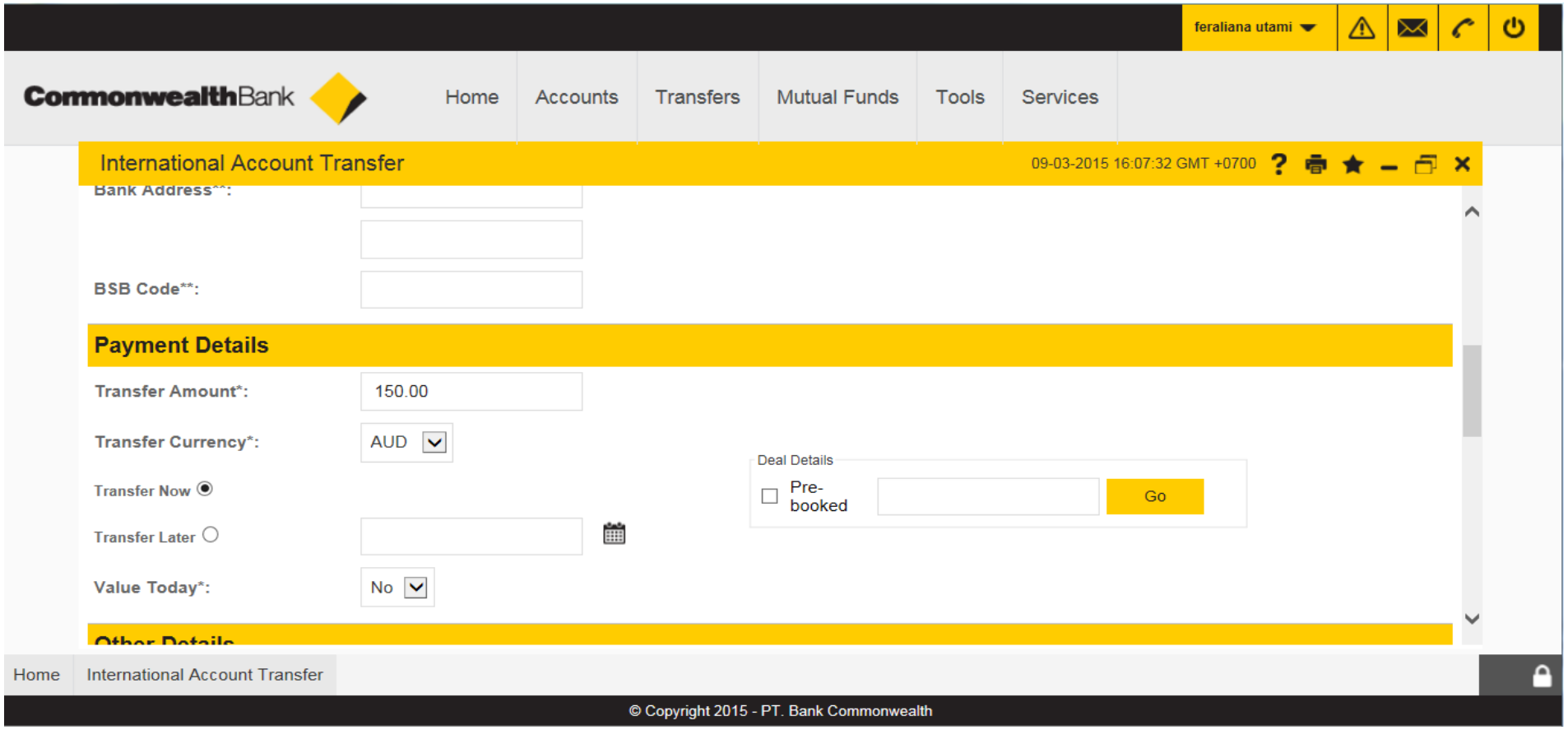
CommonwealthBank

International Account Transfer



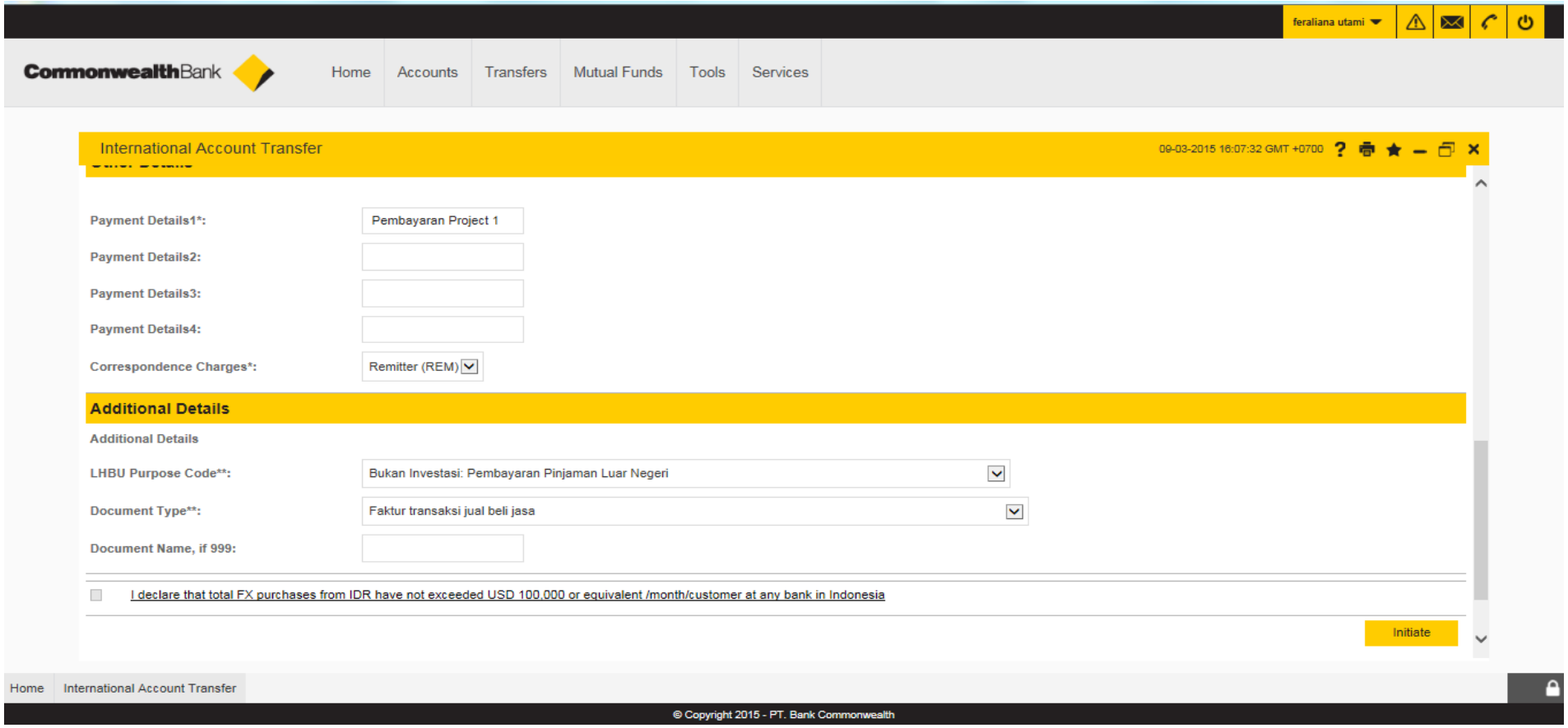
8. On field **Beneficiary Bank Details**, fill the **SWIFT Code**
9. Fill **BSB Code** (only for Bank places in Australia)

International Account Transfer



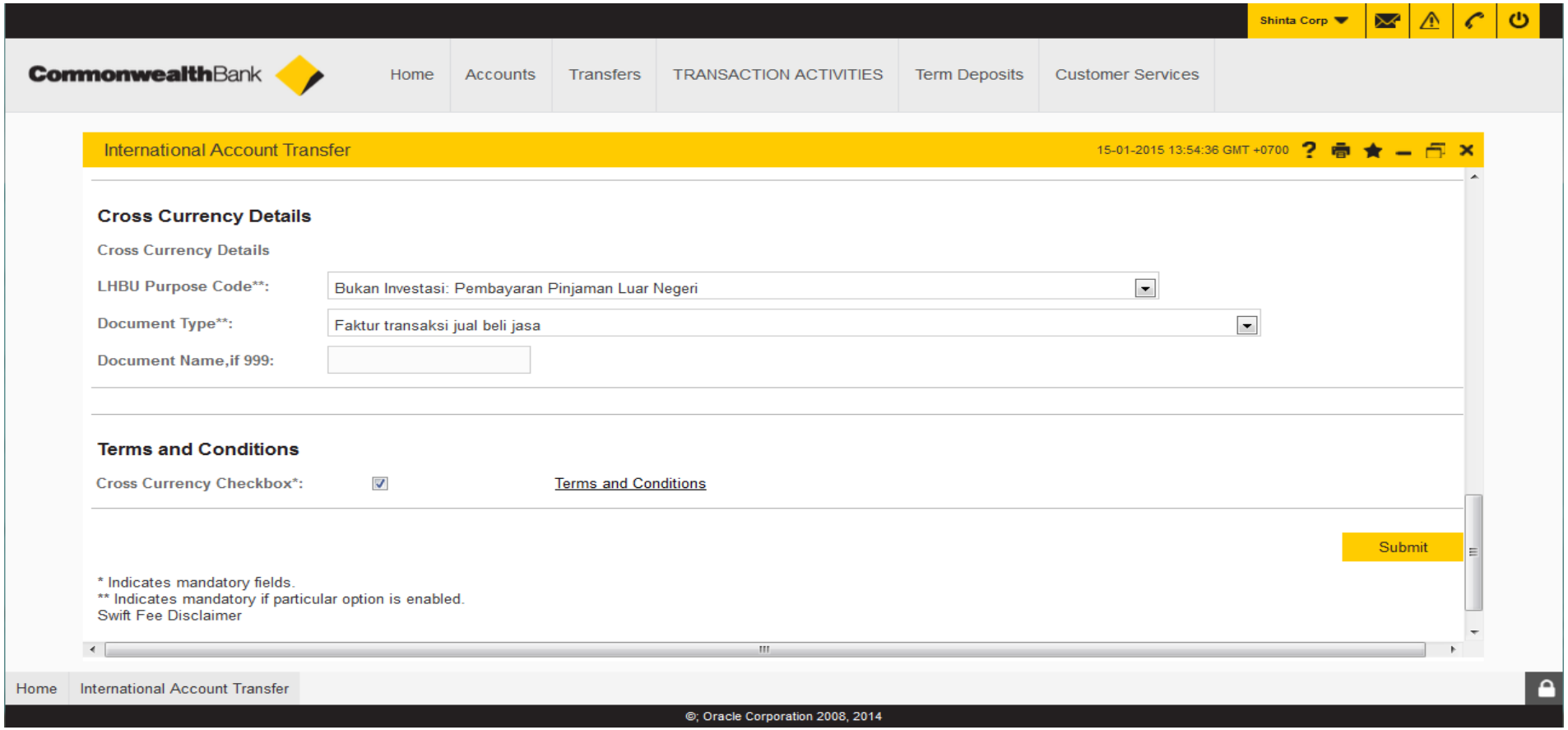
10. Enter **Transfer Amount**
11. Select **Transfer Currency** to transfer
12. Select **Pre Book** and enter the **Deal Code** for special Exchange Rate and click **GO**
13. Select **Transfer Now** if the transaction will be execute on the same day
14. Select **Transfer Later** if the transaction will be execute on the next day or special day then select the date to transfer

International Account Transfer



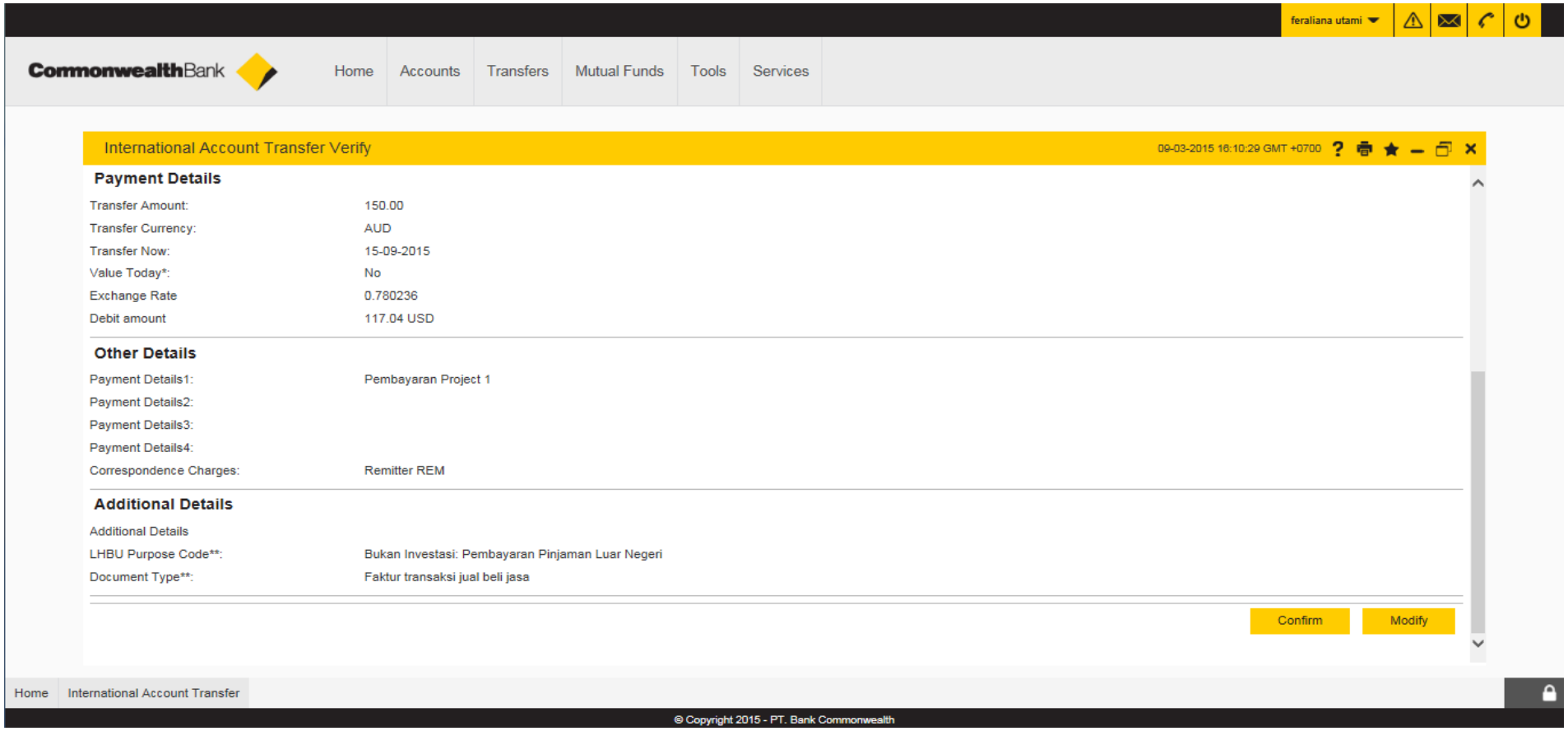
15. On field **Other Details**, fill **Payment Details**
16. On filed **Correspondence Charge,** select the party who will be charge for correspondence fee

International Account Transfer



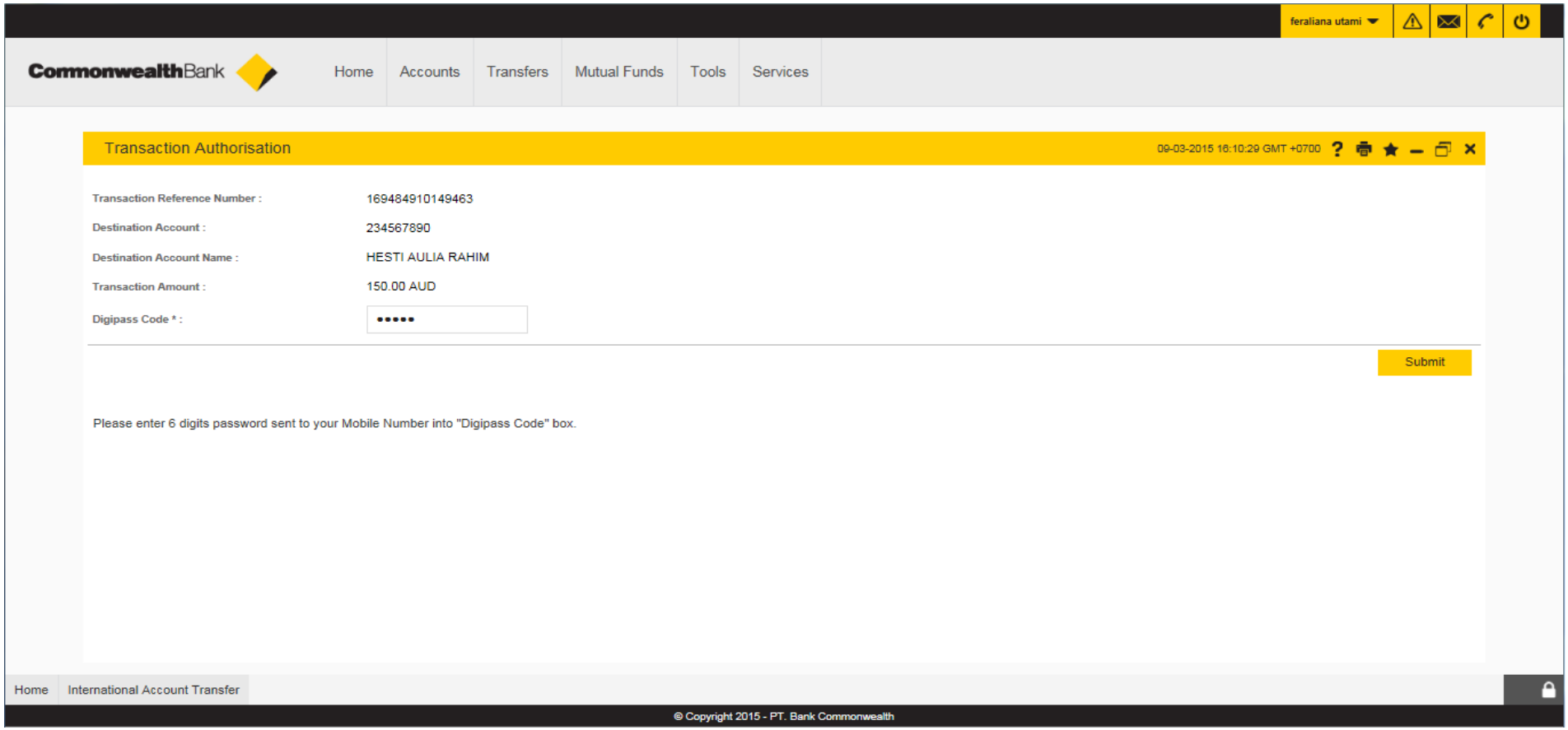
17. On field **Cross Currency Details**, if the transaction using two different currency please fill the **LHBU Purpose Code a**nd **Document Type**
18. Tick **Term and Condition** for agreement term and condition applied
19. Click **Submit,** if all data is correct

International Account Transfer



20. Click **Confirm** to continue the process
21. Click **Modify** to change details transaction

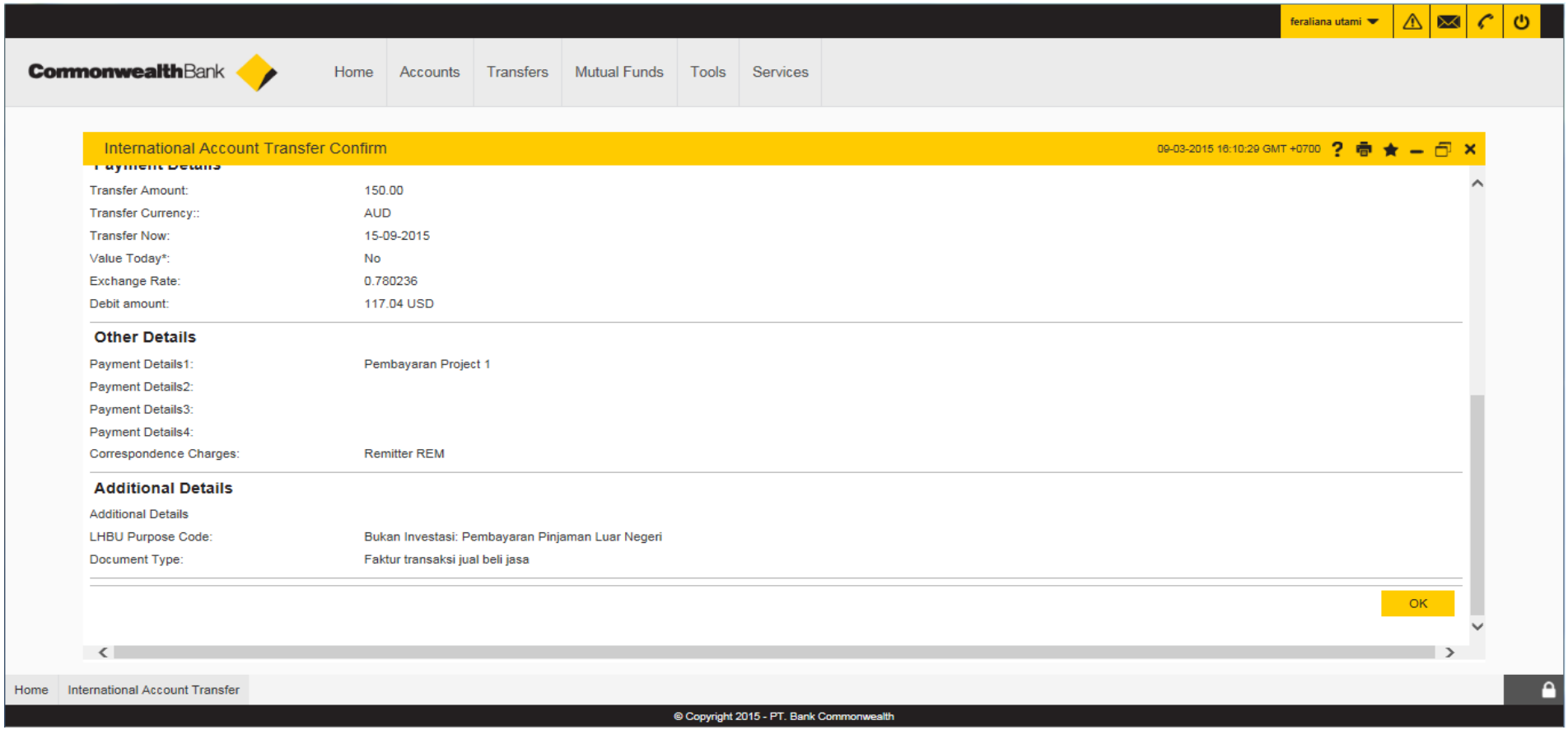
International Account Transfer



22. Enter **Transaction Password** from Token
23. Click **Submit**

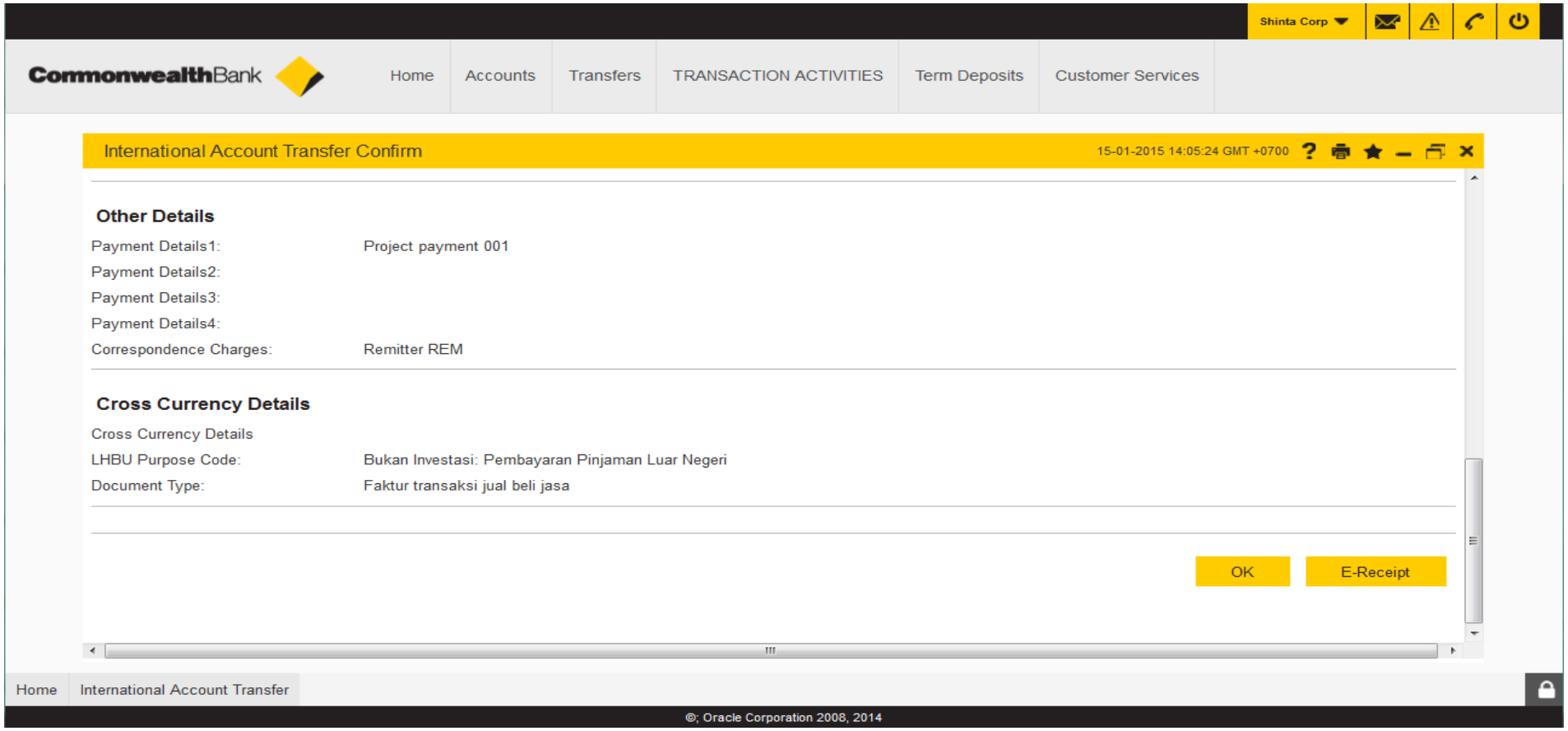
CommonwealthBank

International Account Transfer



24. Click **OK** to authorized the transaction

International Account Transfer



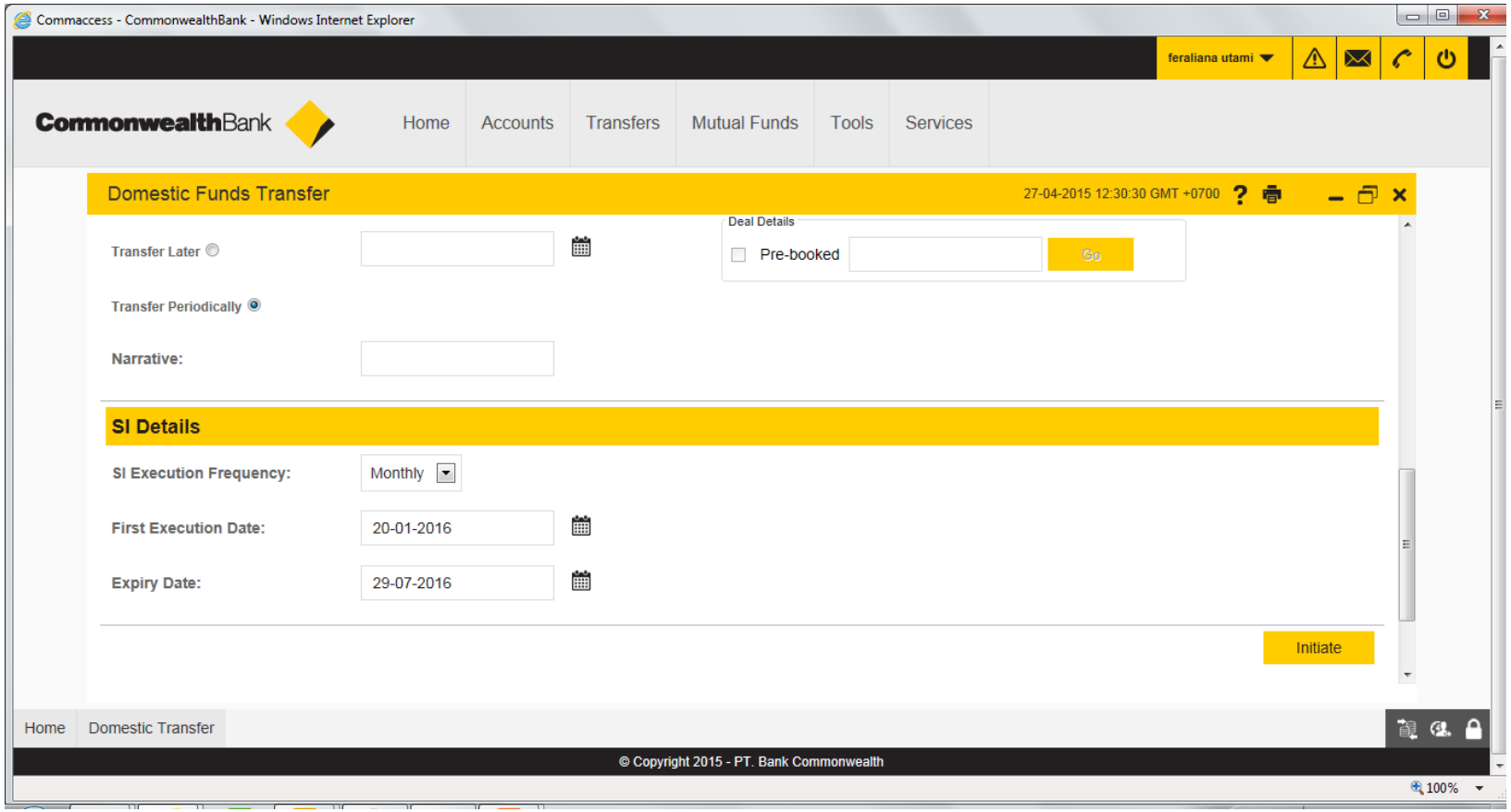
25. Click **E-Receipt** to get **E-Receipt**
26. Click **Ok** to end the process

TRANSFER MENU

STANDING INSTRUCTION

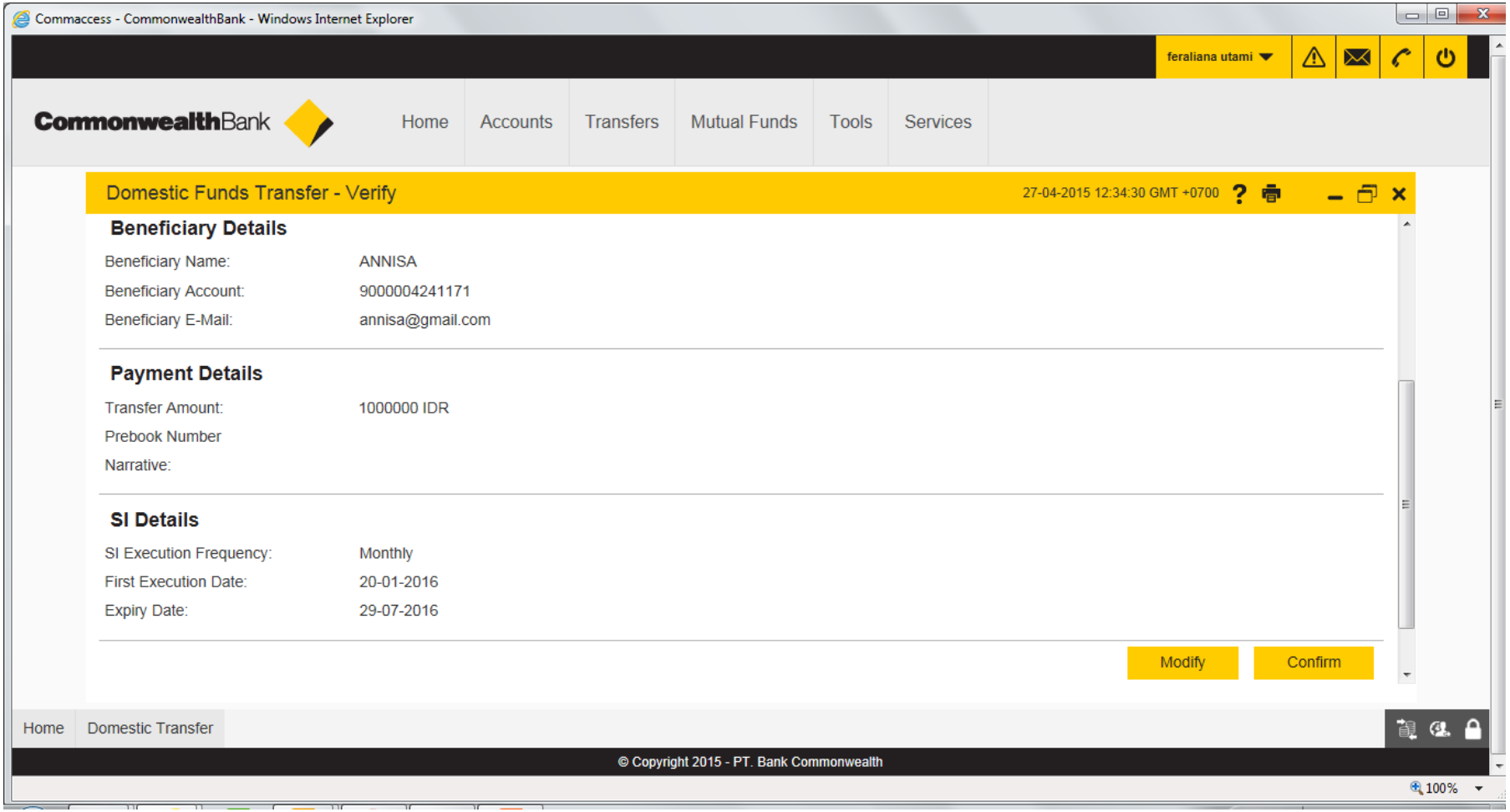
CommonwealthBank

Create Standing Instruction – Periodically Transfer



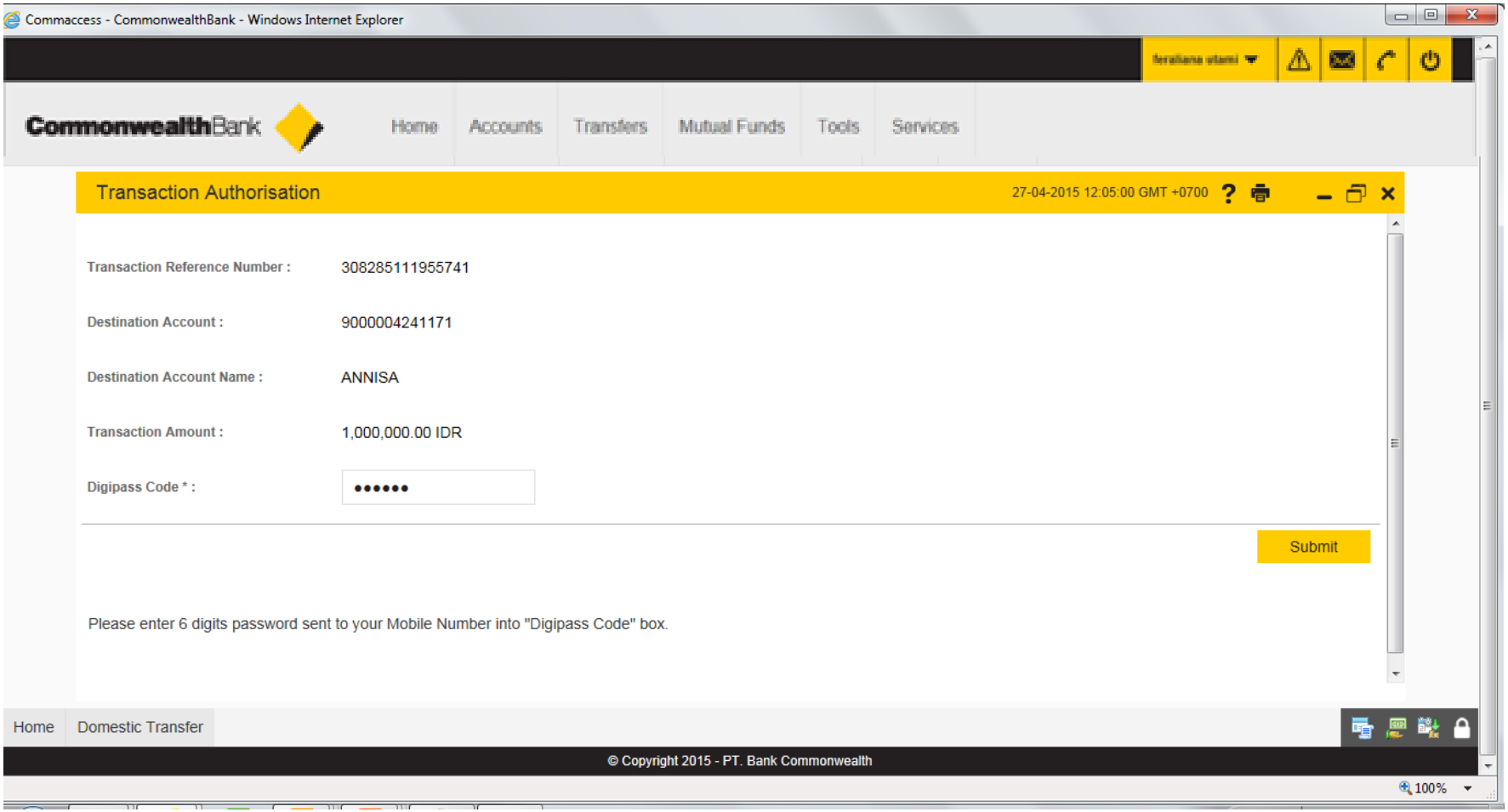
1. Fill all the details transfer, on Payment Details select **Transfer Periodically** to create periodically transfer
2. Select the period on **SI Execution Frequency** field
3. Select first date payment on **First Execution Date** field
4. Select last date payment on **Expiry Date** field

Create Standing Instruction – Periodically Transfer



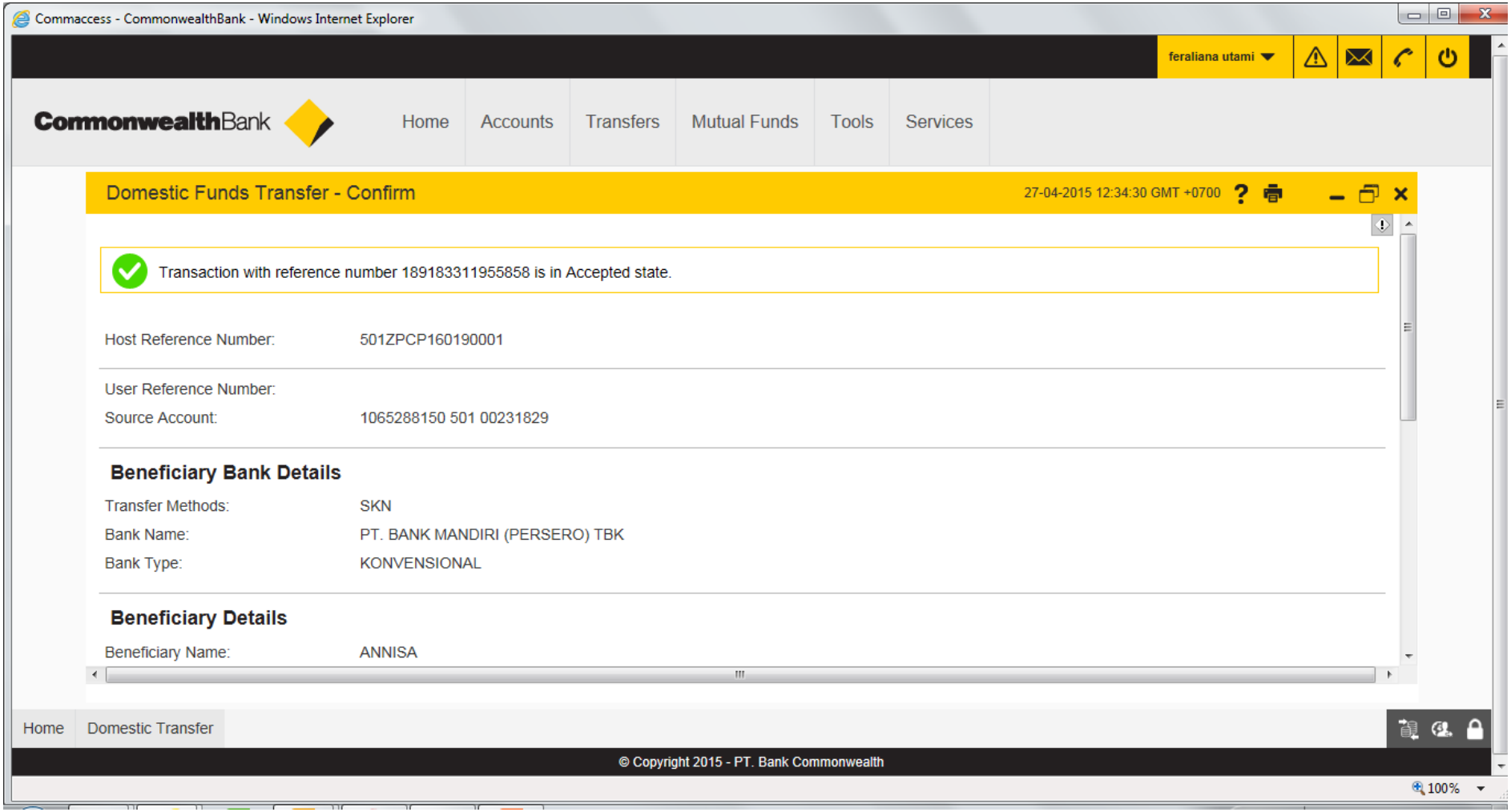
5. Re-check the filled details for Standing Instruction
6. Click **Modify** to change the details or click **Confirm** to continue

Membuat Standing Instruction – Periode Transfer Berkala



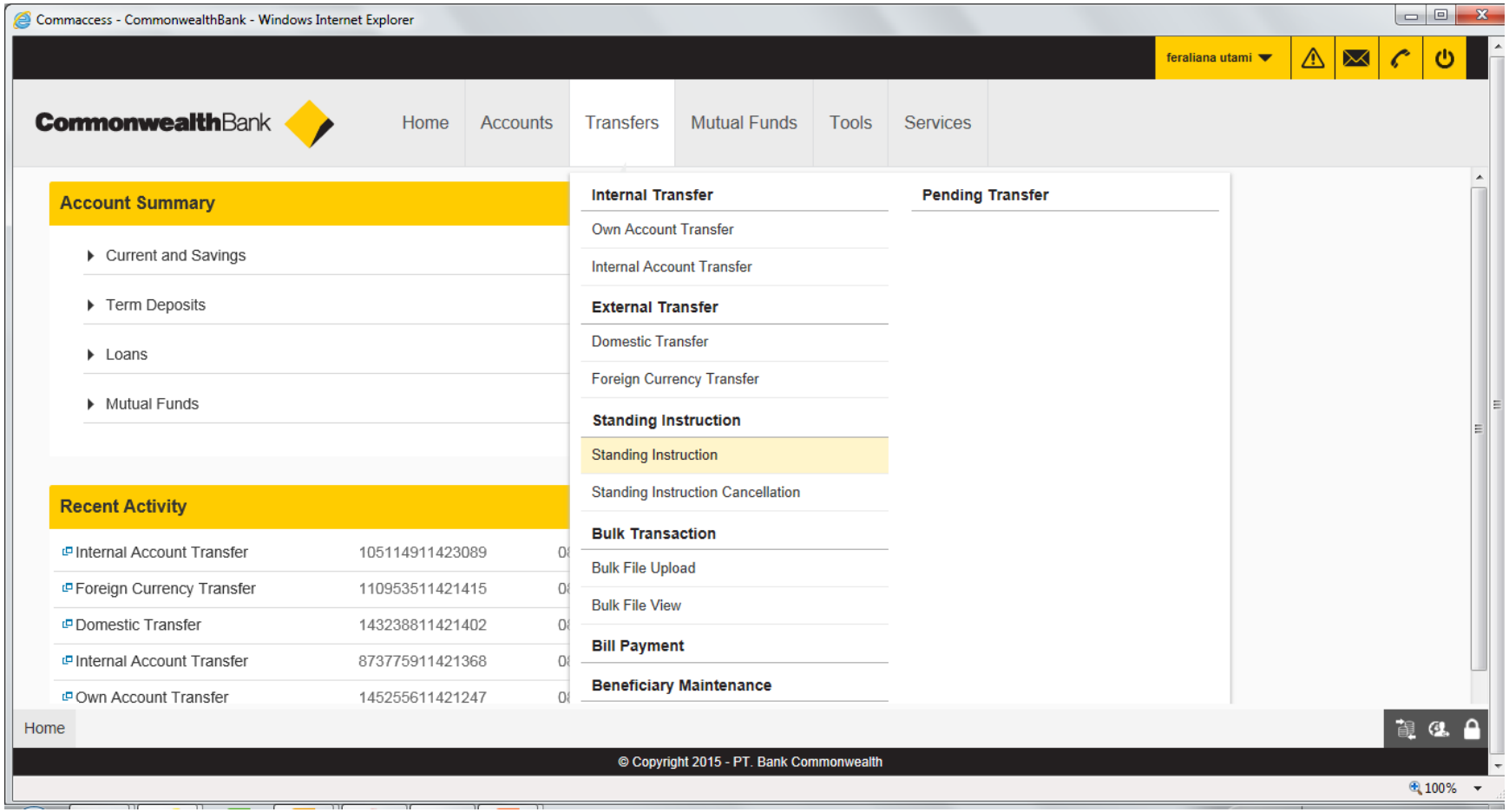
7. Fill the Digipass Code from Token or SMS Token
8. Click **Submit** to continue

Membuat Standing Instruction – Periode Transfer Berkala



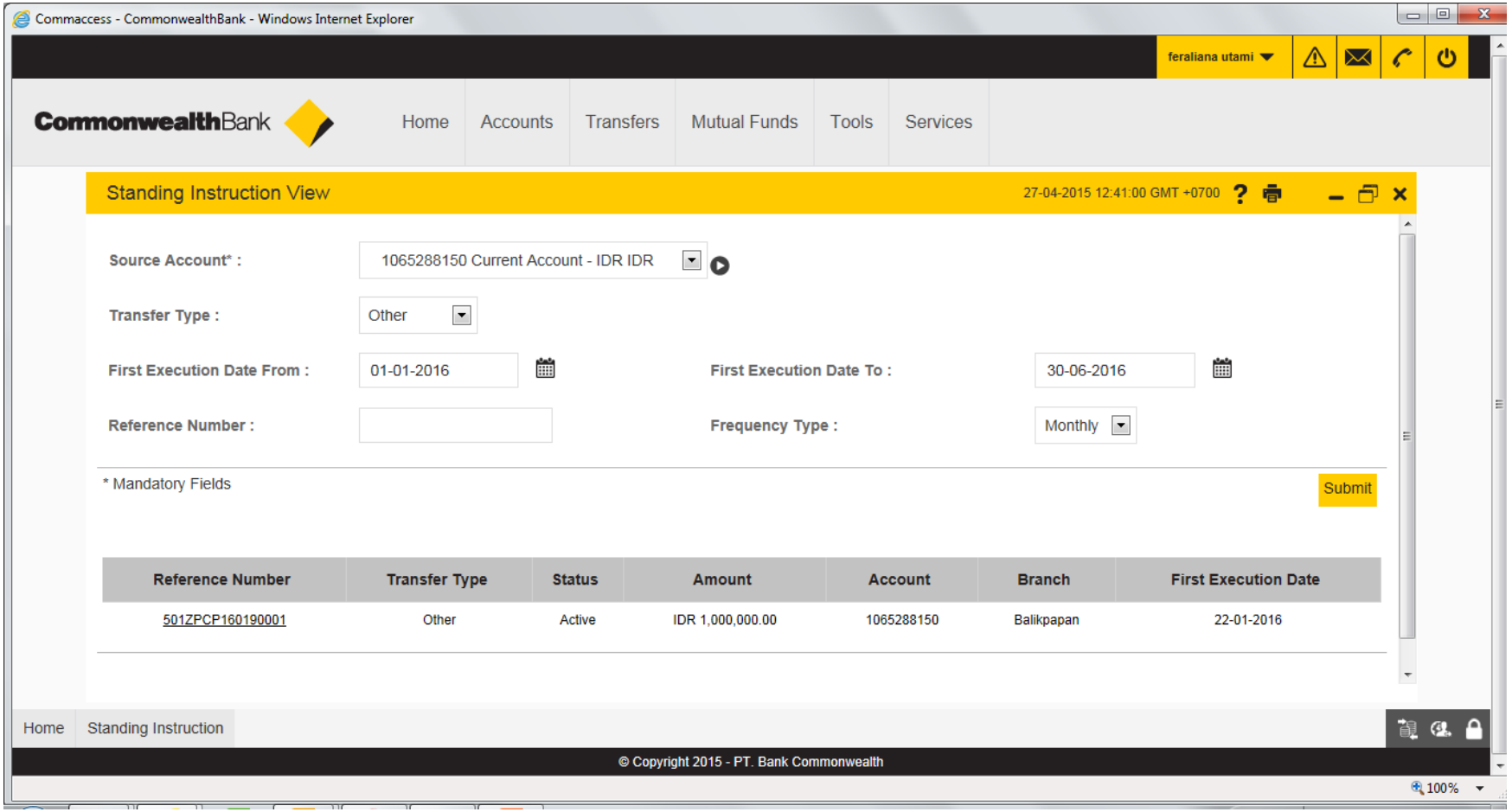
9. The Standing Instruction (periodic transfer) has successfully created

Standing Instruction View



1. Select**Transfers** and then click **Standing Instruction**

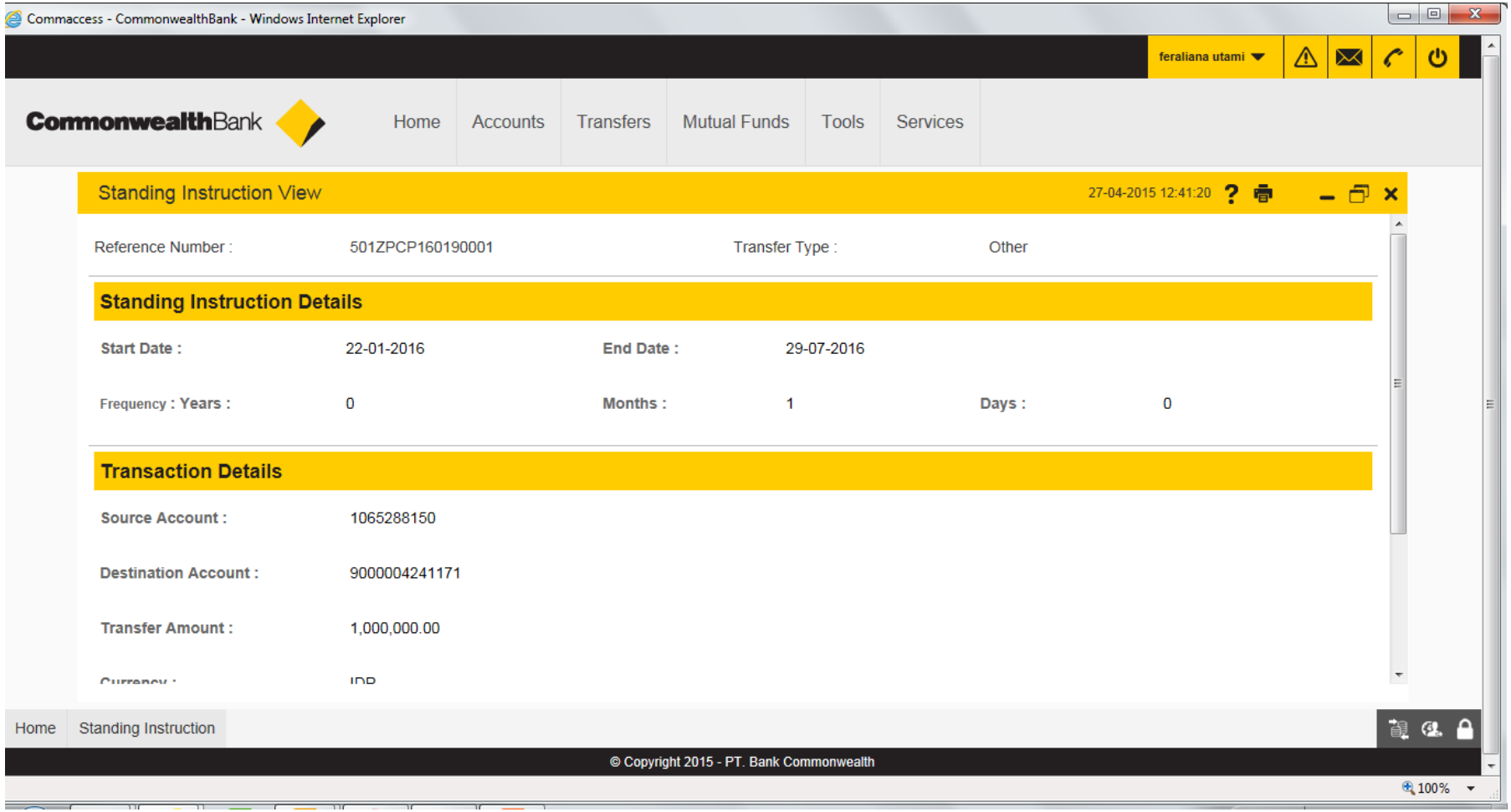
Standing Instruction View



2. Select account on **Source Account**
3. Select method of transaction **Transfer Type**
4. Select transaction time during on **First Execution Date From** & **First Execution Date To**
5. Screen will show summary of Standing Instruction created
6. Double click on **Reference Number** to see details

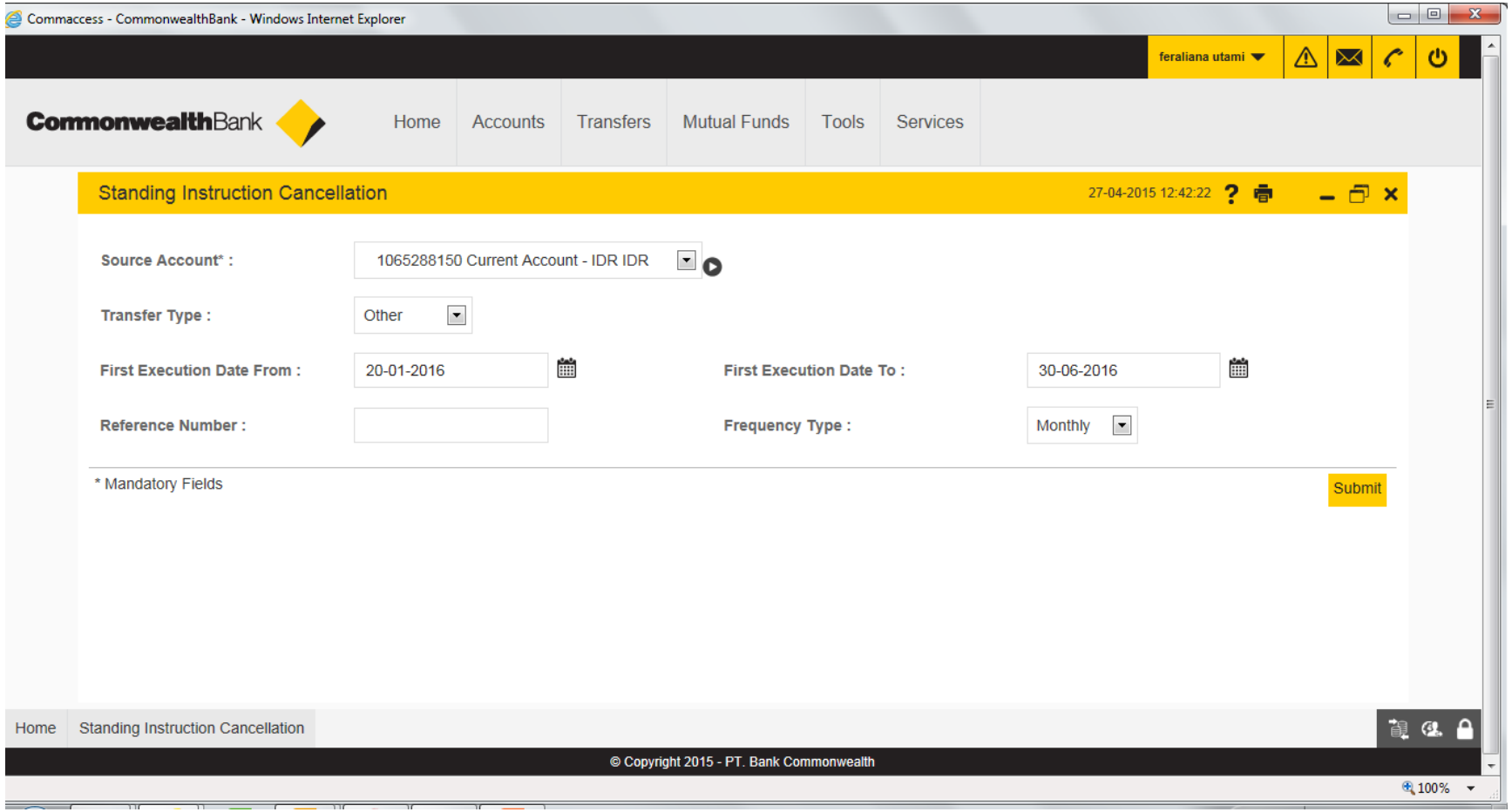
CommonwealthBank

Standing Instruction View



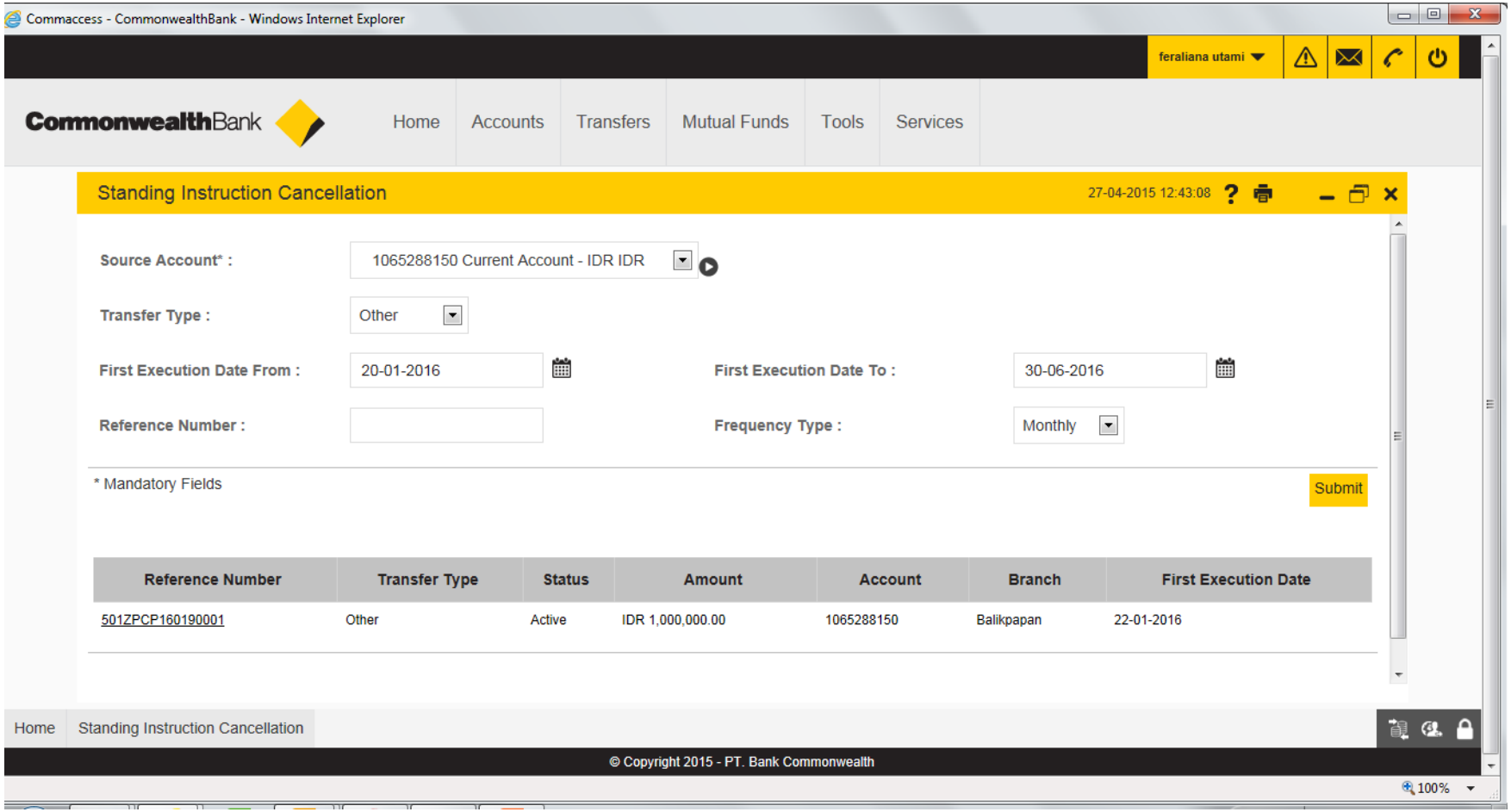
7. Screen will show details of Standing Instruction created

Standing Instruction Cancellation



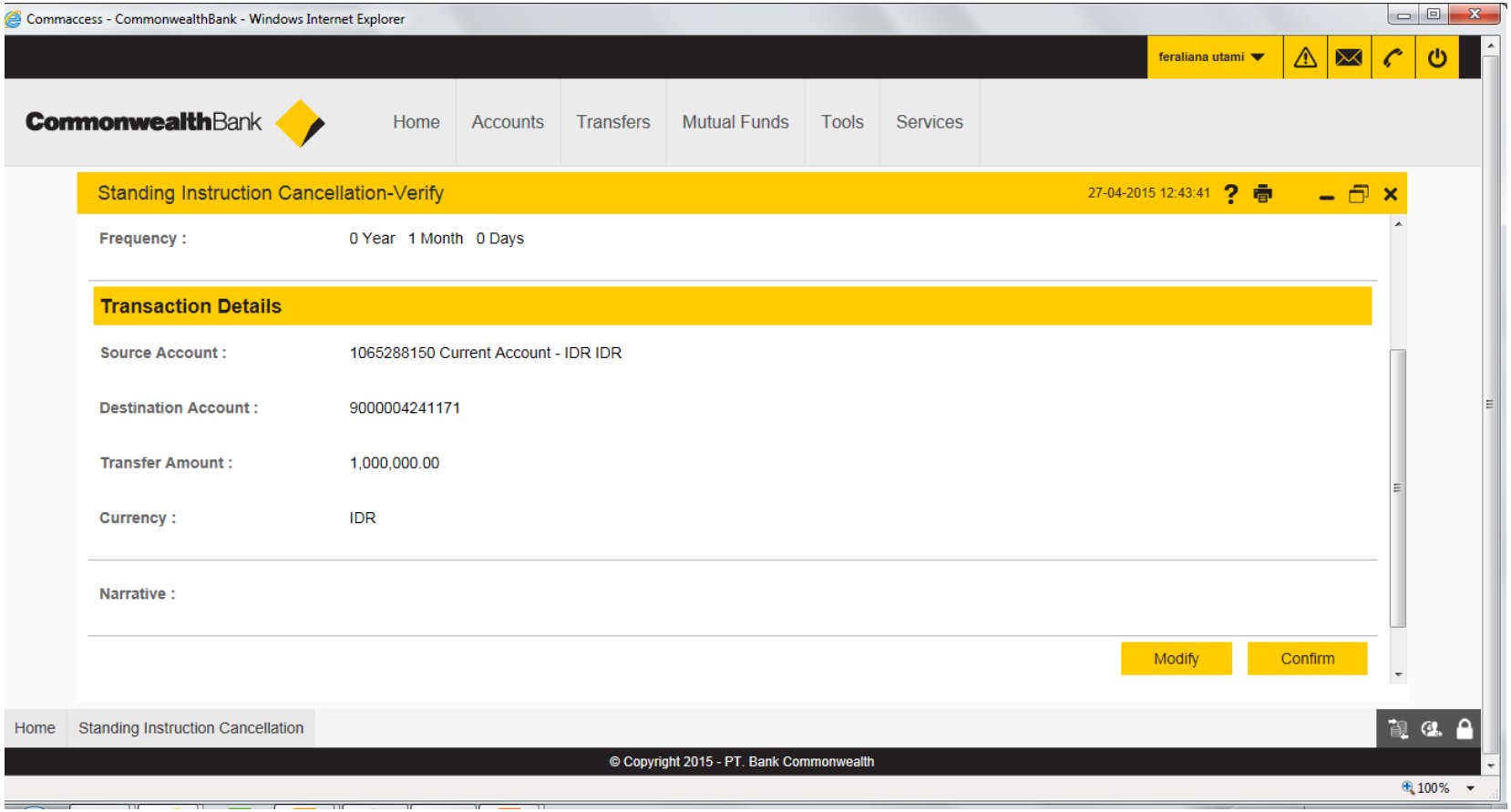
1. Select **Transfers** and then **Standing Instruction Cancellation**

Standing Instruction Cancellation



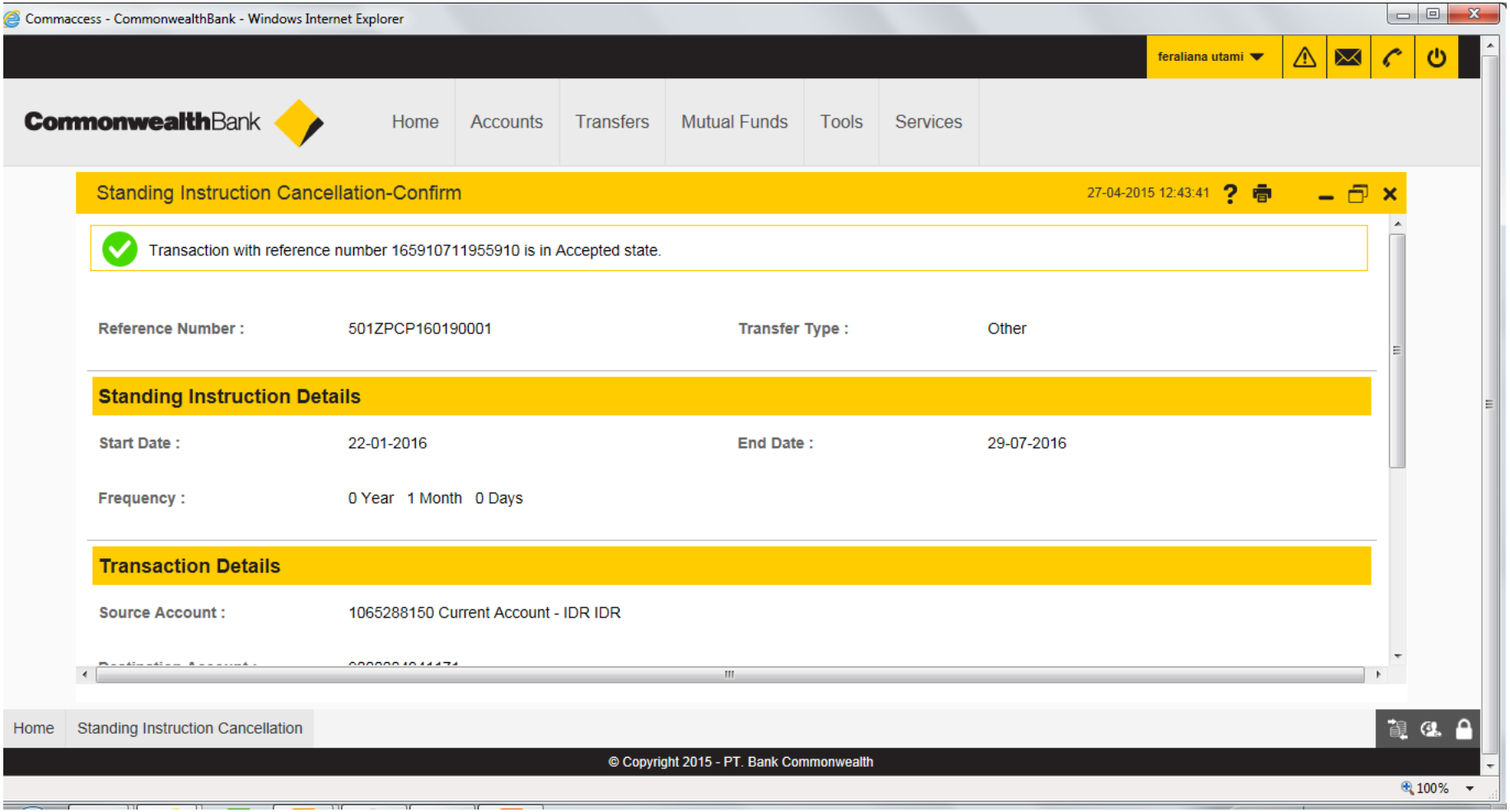
2. Screen will show details of Standing Instruction created.
3. Double click on **Reference Number** to see details

Standing Instruction Cancellation



4. Re-check details filled of Standing Instruction
5. Click **Modify** to change details or click **Confirm** to continue

Standing Instruction Cancellation



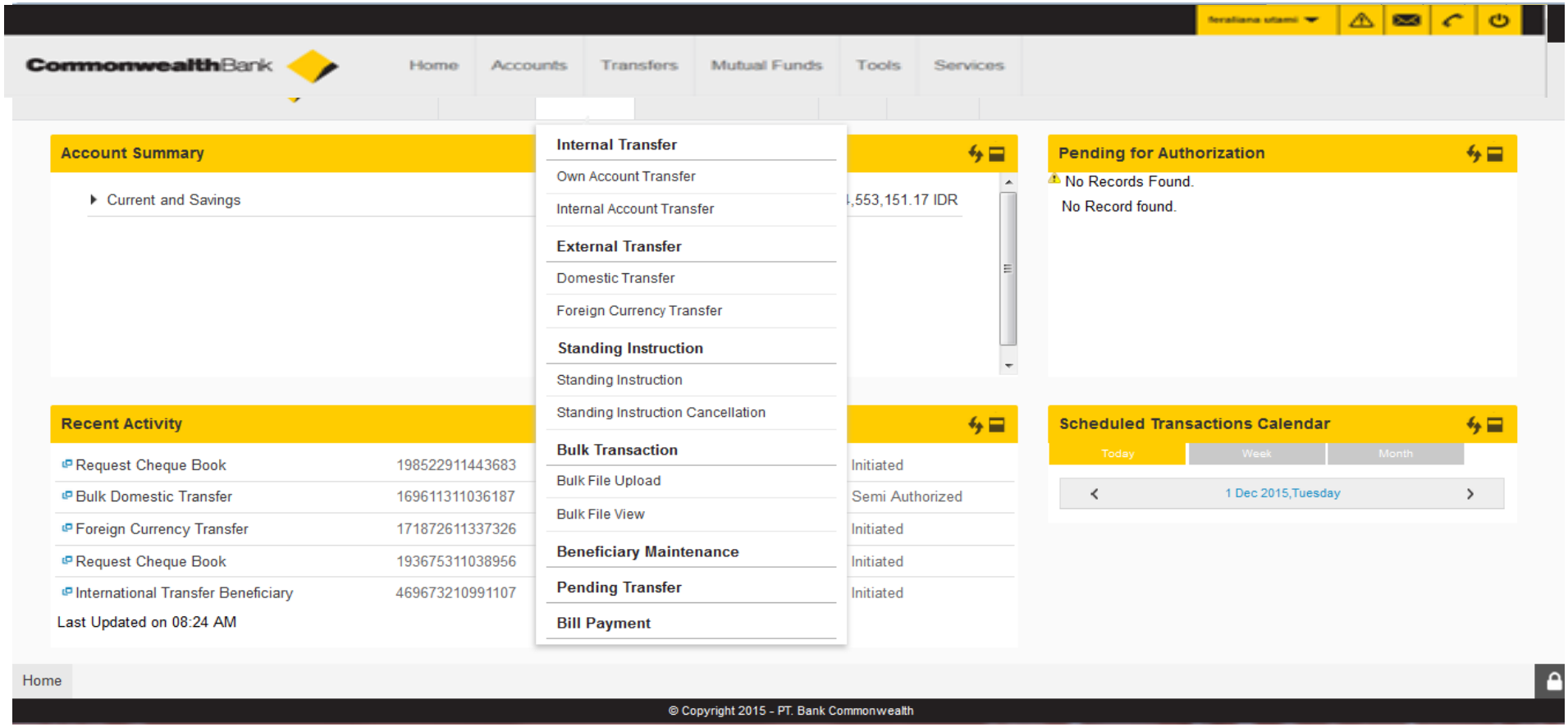
6. Transaction Standing Instruction has successfully deleted

TRANSFER MENU

BULK TRANSACTION

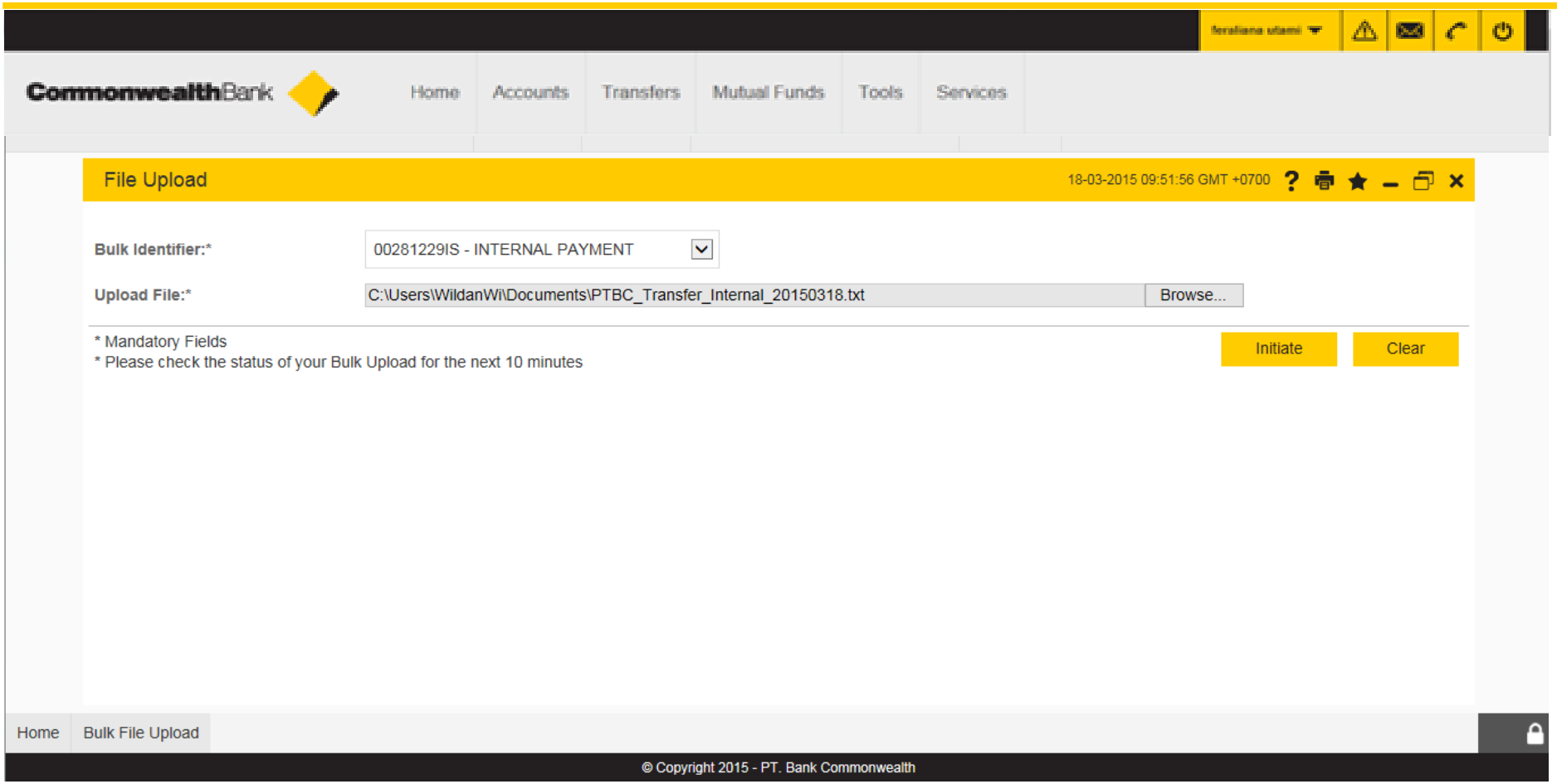
CommonwealthBank

Bulk File Upload



1. Select **Transfers** and then **Bulk File Upload**

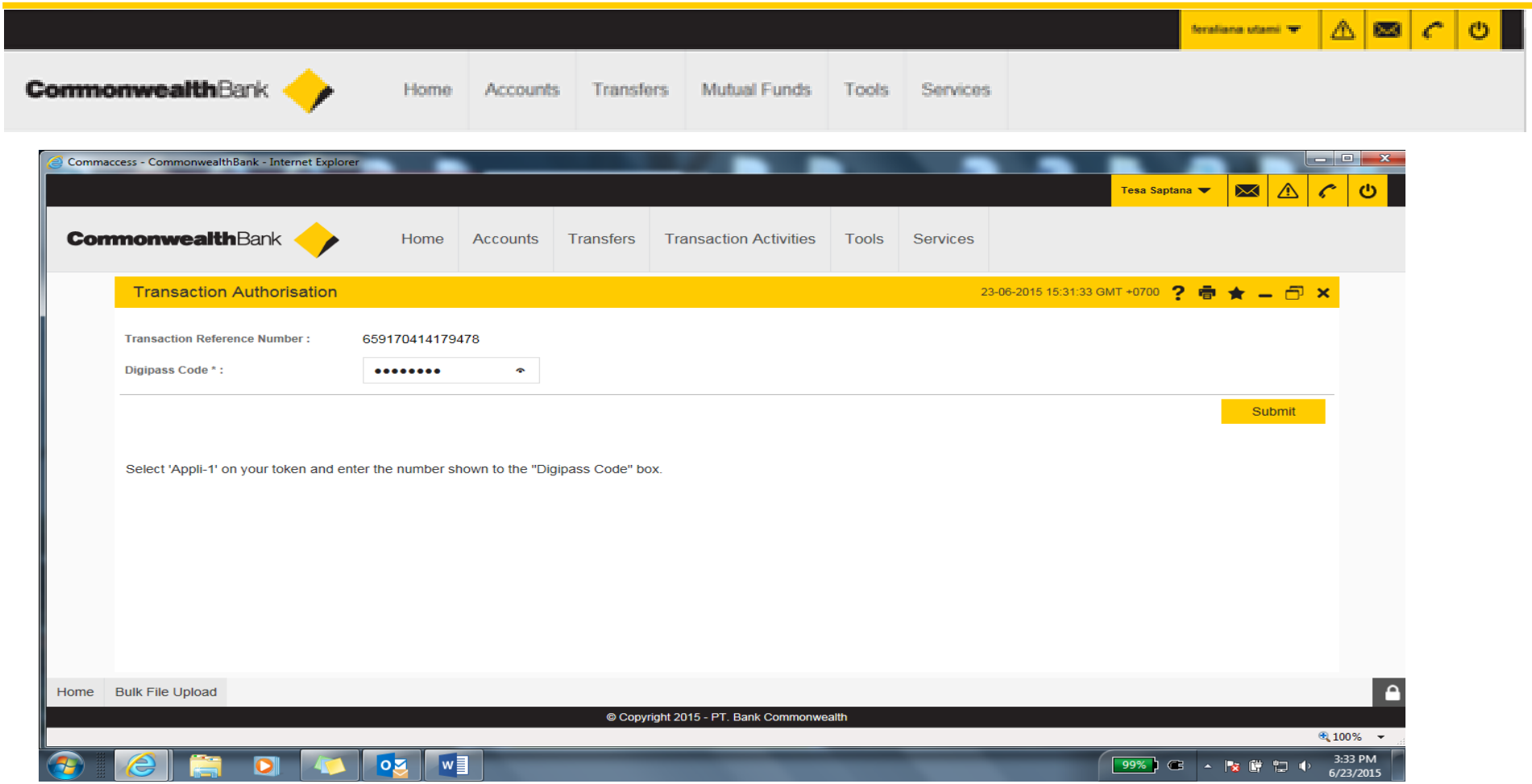
Bulk File Upload



2. Select **Bulk Identifier**
3. Select file to upload by click **Browse**
4. Click **Clear** to cancel file selected
5. Click **Initiate** to continue

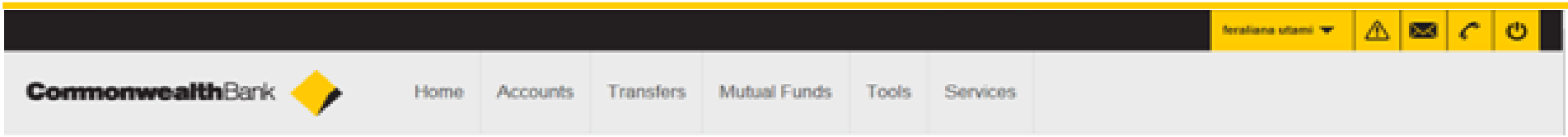
CommonwealthBank

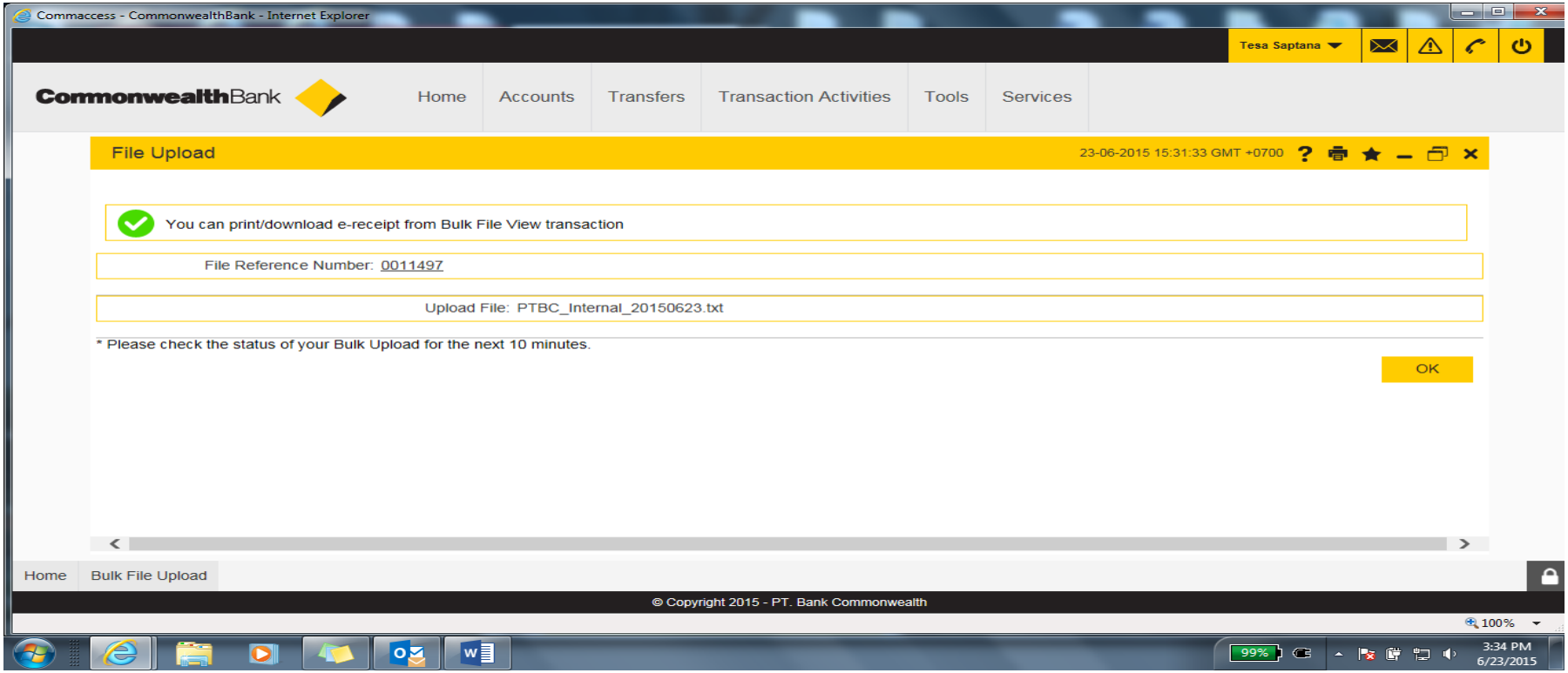
Bulk File Upload



6. Fill **Transaction Password** from token
7. Click **Submit**

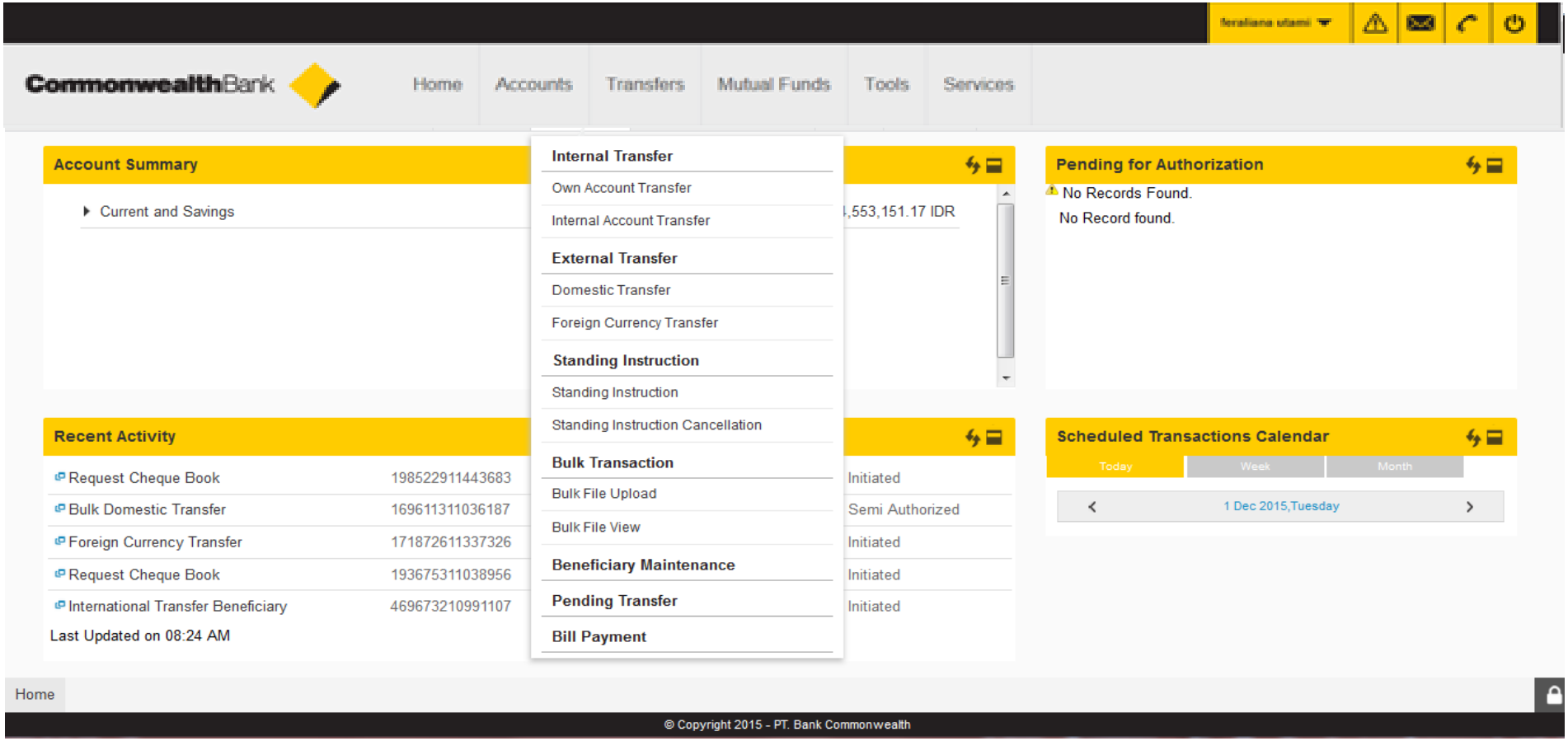
Bulk File Upload





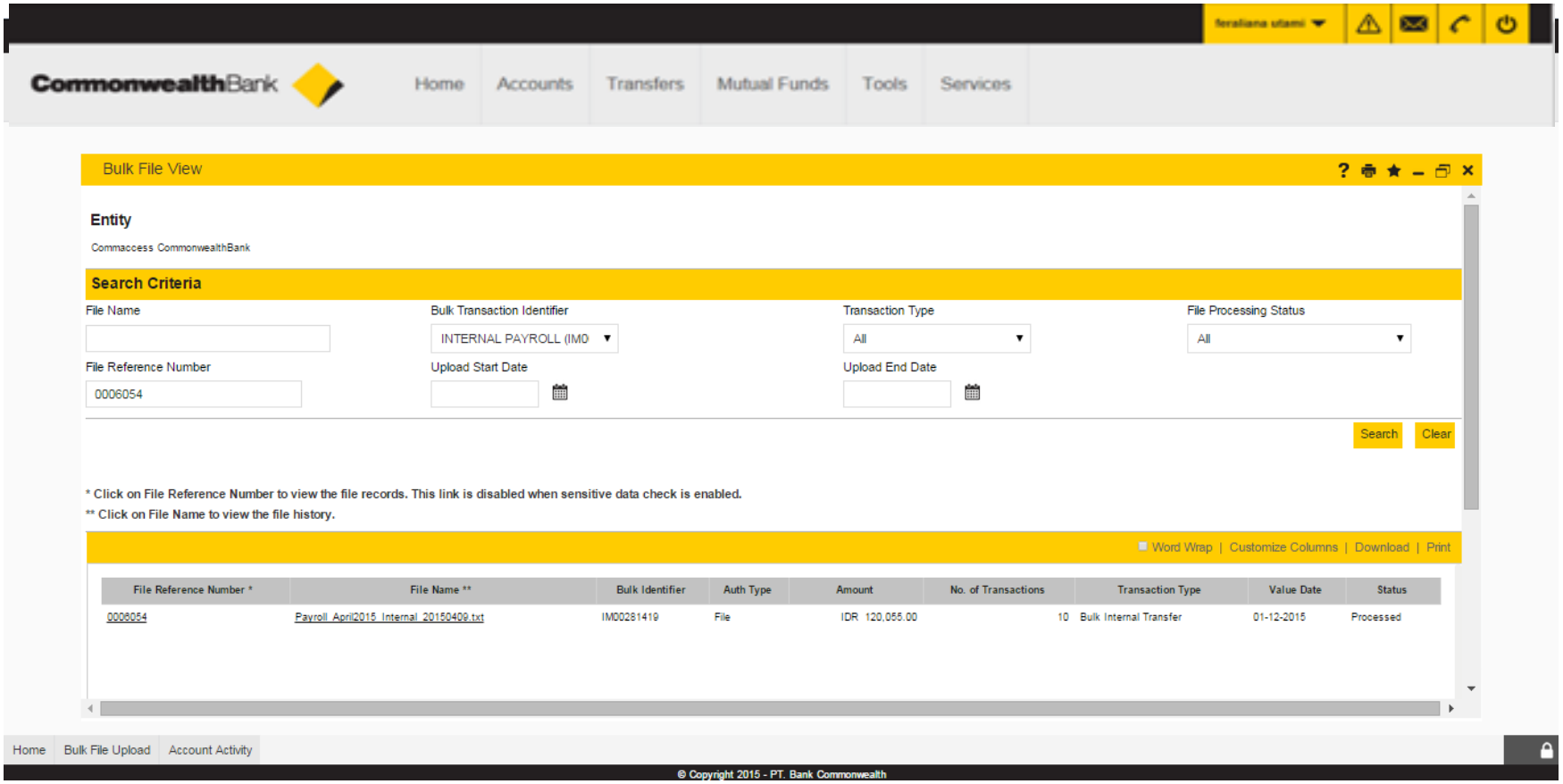
8. Screen will show successful notification initiated bulk upload
9. Click **Ok** to end the process

Bulk Transaction View Status



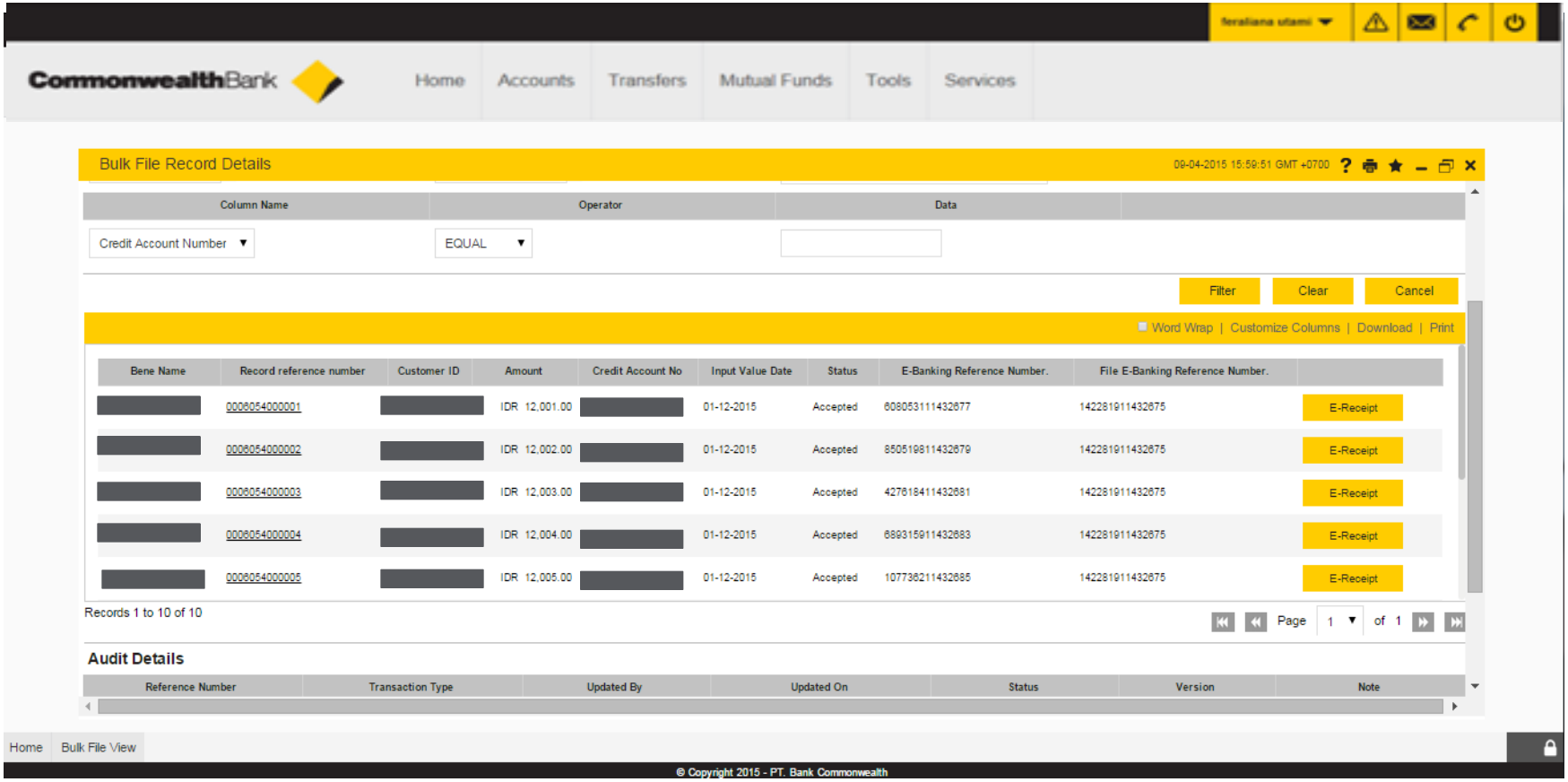
1. Select **Transfers** and then click **Bulk File View**

Bulk Transaction View Status



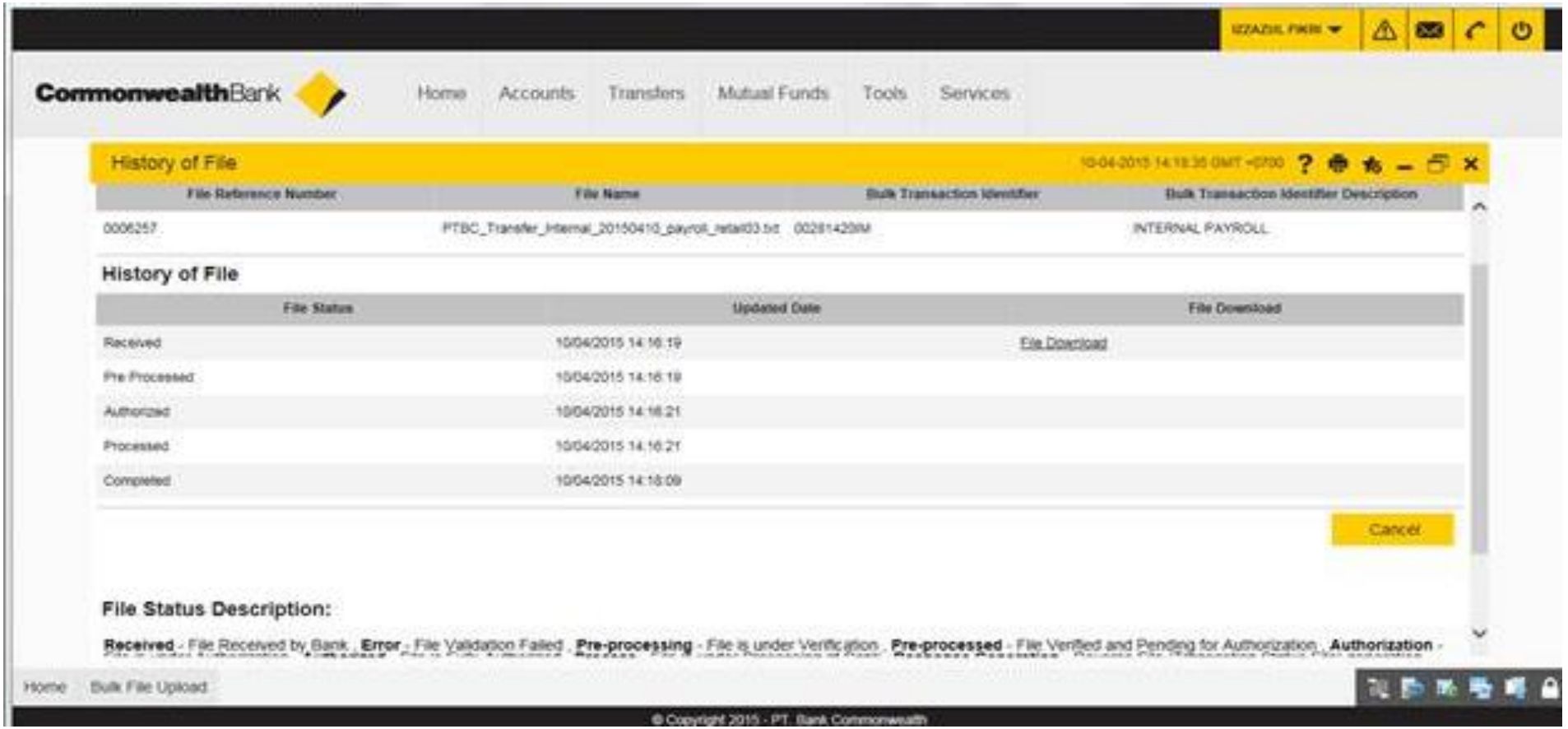
2. Select **Bulk Transaction Identifier** and fill **File Reference Number** to show
3. Click **"Search"**
4. Screen will show the data
5. Click file reference or file name to show

Bulk Transaction View Status



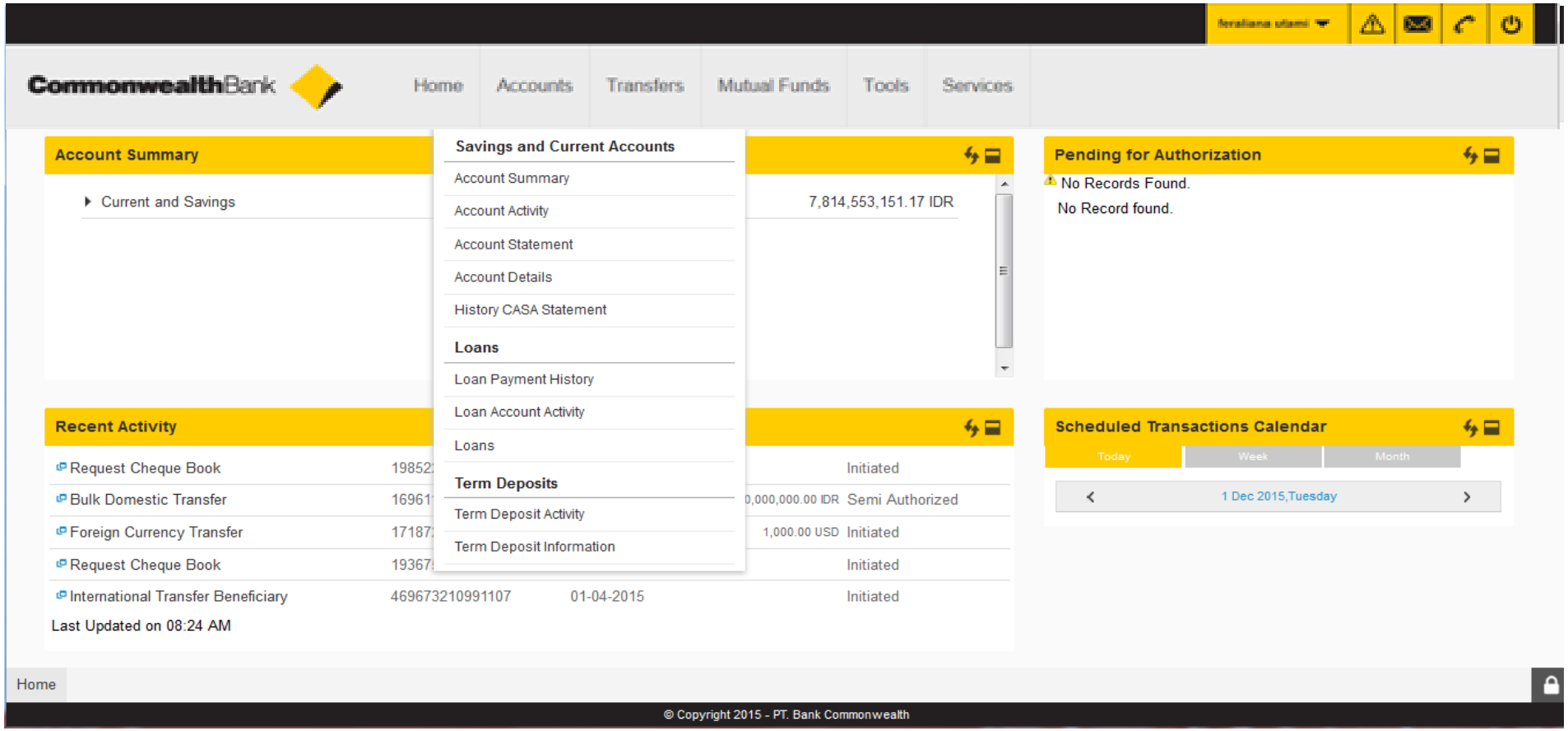
6. On field Status will show each transaction status
   - *Under Process,* Accepted, *Pending for Execution* : transaction being process
   - *Completed, Rejected* : End of status
7. Click *Record reference Number* to show *History of File*

Bulk Transaction View Status



8. System will show all processing transaction status
   - *Received* : Bank system received the transaction
   - *Pre Processed* : Bank system recognized the transaction
   - *Authorized* : Bank system authorized the transaction
   - *Processed* : Bank system processed the transaction
   - *Completed* : Transaction be done

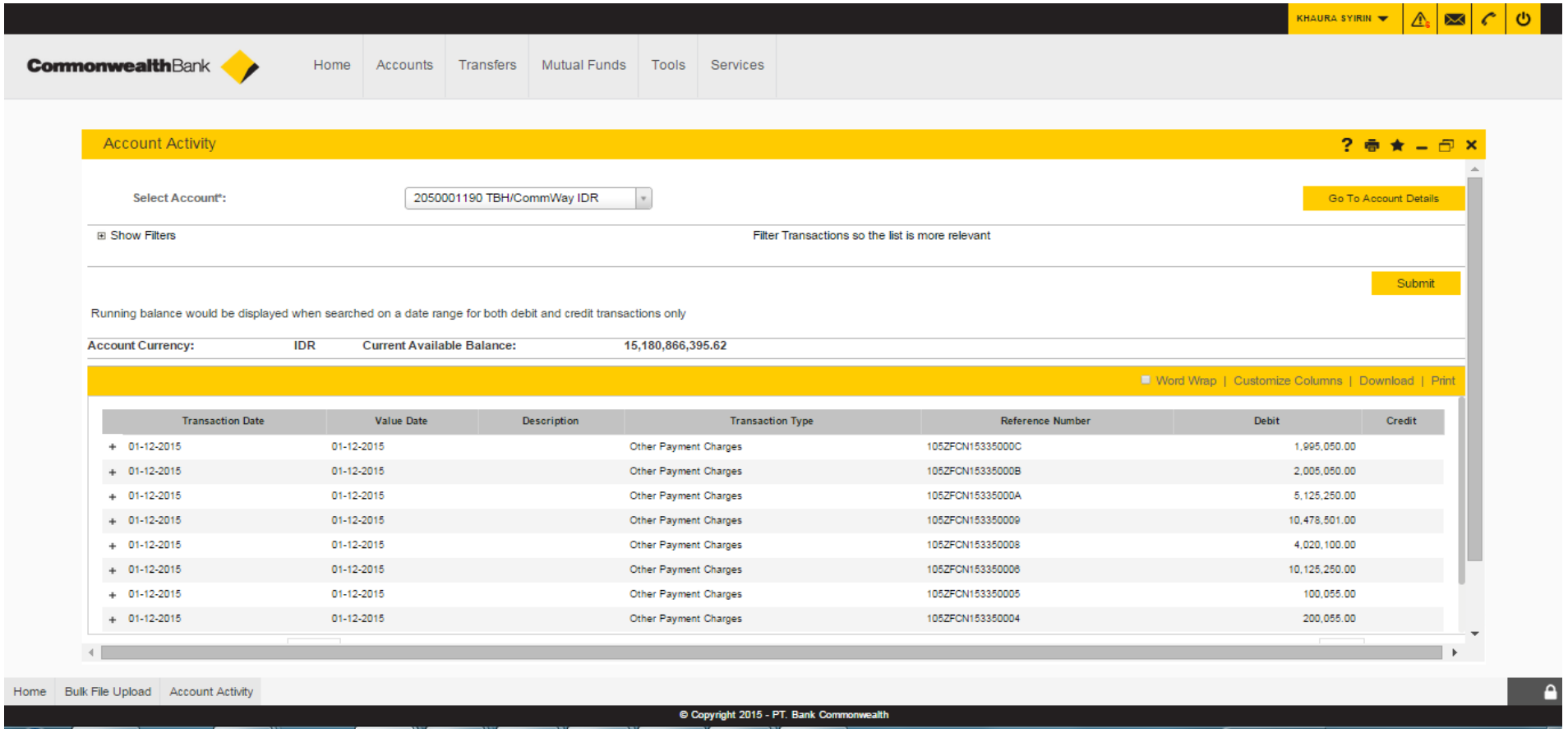
View Debited Status on Customer Account



1. Select **Account** and then click **Account Activity**

CommonwealthBank

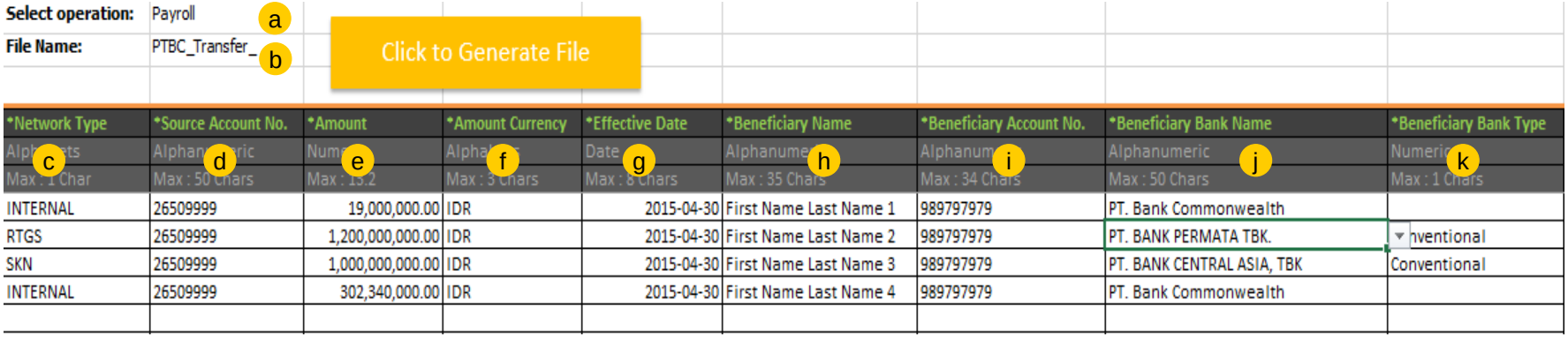
View Debited Amount on Customer Account


KHAURA SYIRIN
CommonwealthBank
Home
Accounts
Transfers
Mutual Funds
Tools
Services
Account Activity
Select Account*:
2050001190 TBH/CommWay IDR
Go To Account Details
Show Filters
Filter Transactions so the list is more relevant
Submit
Running balance would be displayed when searched on a date range for both debit and credit transactions only
Account Currency: IDR
Current Available Balance: 15,180,866,395.62
Word Wrap | Customize Columns | Download | Print
Transaction Date | Value Date | Description | Transaction Type | Reference Number | Debit | Credit
01-12-2015 | 01-12-2015 | Other Payment Charges | 105ZFCN15335000C | 1,995,050.00
01-12-2015 | 01-12-2015 | Other Payment Charges | 105ZFCN15335000B | 2,005,050.00
01-12-2015 | 01-12-2015 | Other Payment Charges | 105ZFCN15335000A | 5,125,250.00
01-12-2015 | 01-12-2015 | Other Payment Charges | 105ZFCN153350009 | 10,478,501.00
01-12-2015 | 01-12-2015 | Other Payment Charges | 105ZFCN153350008 | 4,020,100.00
01-12-2015 | 01-12-2015 | Other Payment Charges | 105ZFCN153350006 | 10,125,250.00
01-12-2015 | 01-12-2015 | Other Payment Charges | 105ZFCN153350005 | 100,055.00
01-12-2015 | 01-12-2015 | Other Payment Charges | 105ZFCN153350004 | 200,055.00
Home
Bulk File Upload
Account Activity
© Copyright 2015 - PT. Bank Commonwealth

2. Select *account* on **Select Account** field
3. Click **"Submit"**
4. System will show all summary of account activities. On debit field will show details amount debited from account.

CommonwealthBank

Generate Bulk File (Domestic)



Select operation:	Payroll	a
File Name:	PTBC_Transfer_	b

Click to Generate File

*Network Type	*Source Account No.	*Amount	*Amount Currency	*Effective Date	*Beneficiary Name	*Beneficiary Account No.	*Beneficiary Bank Name	*Beneficiary Bank Type
Alphanumeric	Alphanumeric	Numeric	Alphabetic	Date	Alphanumeric	Alphanumeric	Alphanumeric	Numeric
c	d	e	f	g	h	i	j	k
Max : 1 Char	Max : 50 Chars	Max : 15,2	Max : 3 Chars	Max : 8 Chars	Max : 35 Chars	Max : 34 Chars	Max : 50 Chars	Max : 1 Chars
INTERNAL	26509999	19,000,000.00	IDR	2015-04-30	First Name Last Name 1	989797979	PT. Bank Commonwealth	
RTGS	26509999	1,200,000,000.00	IDR	2015-04-30	First Name Last Name 2	989797979	PT. BANK PERMATA TBK.	nventional
SKN	26509999	1,000,000,000.00	IDR	2015-04-30	First Name Last Name 3	989797979	PT. BANK CENTRAL ASIA, TBK	Conventional
INTERNAL	26509999	302,340,000.00	IDR	2015-04-30	First Name Last Name 4	989797979	PT. Bank Commonwealth	

a. Select **"Payroll"** or**"Payment".** For sure, the Source Account, the Currency, and Effective Date ***must be*** same for each bulk transfer.
b. Fill the file name
c. Fill with transfer method (SKN/RTGS/TRF)
d. Fill with the source account number
e. Fill with amount transaction
f. Fill with the currency
g. Fill with date of transaction
h. Fill the beneficiary name
i. Fill with beneficiary account
j. Fill with beneficiary bank
k. Fill with beneficiary bank type (conventional/Syariah/Unit Usaha Syariah)

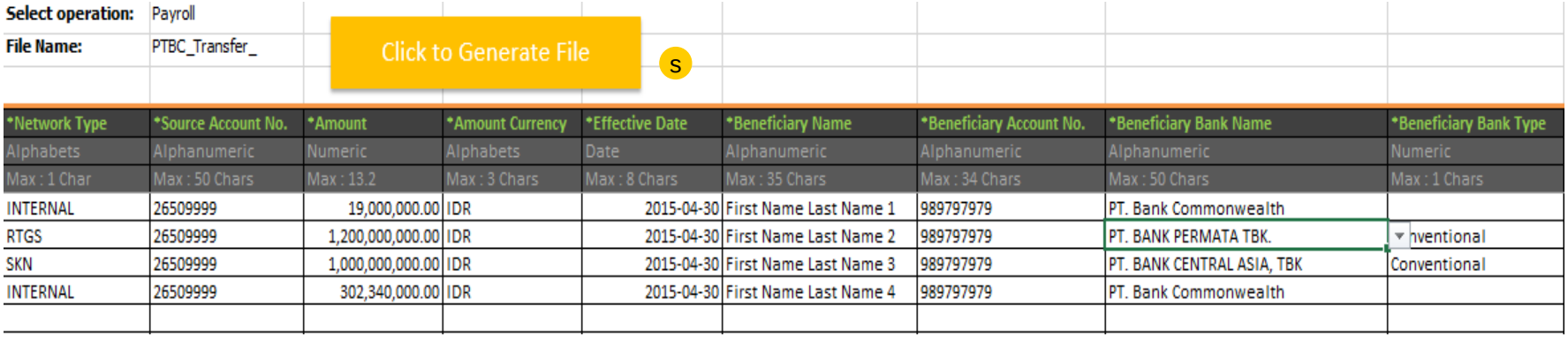
Generate Bulk File (Domestic)

Beneficiary E-mail	Payment Description 1	Payment Description 2	Payment Description 3	Payment Description 4	Narrative for Remitter	Narrative for Beneficiary
Alphanumeric (l)	Alphanumeric (m)	Alphanumeric (n)	Alphanumeric (o)	Alphanumeric (p)	Alphanumeric (q)	Alphanumeric (r)
Max : 40 Chars	Max : 35 Chars	Max : 35 Chars	Max : 35 Chars	Max : 35 Chars	Max : 35 Chars	Max : 35 Chars
					narrative 1	narrative 2
					narrative 1	narrative 2
					narrative 1	narrative 2
					narrative 1	narrative 2

l. Fill with beneficiary email address
m-p Fill with payment description (max 35 characters for each column)
q. Fill with description for sender
r. Fill with description for beneficiary

CommonwealthBank

Generate Bulk File (Domestic)



Select operation: Payroll

File Name: PTBC_Transfer_

Click to Generate File

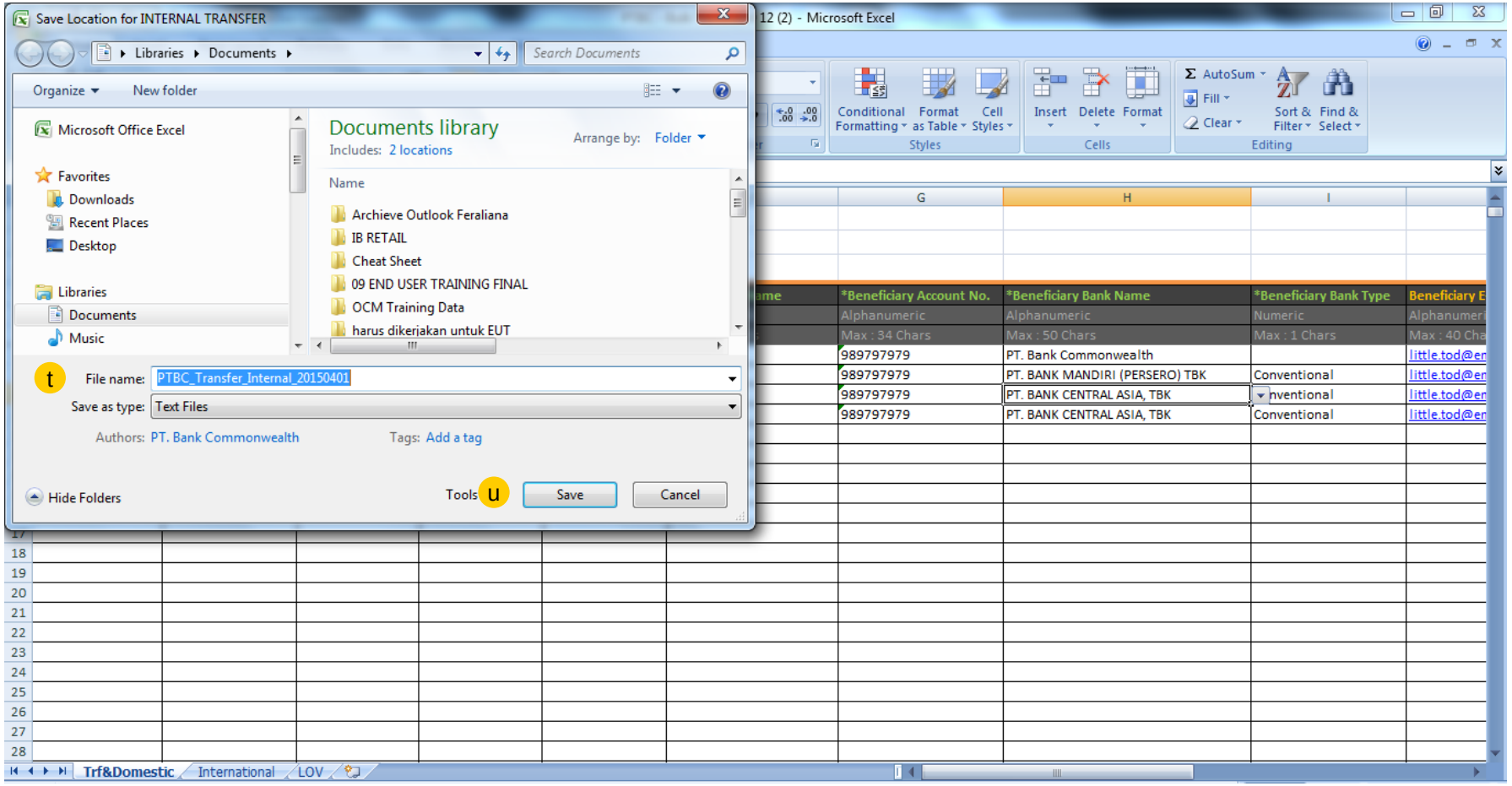
s

*Network Type	*Source Account No.	*Amount	*Amount Currency	*Effective Date	*Beneficiary Name	*Beneficiary Account No.	*Beneficiary Bank Name	*Beneficiary Bank Type
Alphabets	Alphanumeric	Numeric	Alphabets	Date	Alphanumeric	Alphanumeric	Alphanumeric	Numeric
Max : 1 Char	Max : 50 Chars	Max : 13.2	Max : 3 Chars	Max : 8 Chars	Max : 35 Chars	Max : 34 Chars	Max : 50 Chars	Max : 1 Chars
INTERNAL	26509999	19,000,000.00	IDR	2015-04-30	First Name Last Name 1	989797979	PT. Bank Commonwealth	
RTGS	26509999	1,200,000,000.00	IDR	2015-04-30	First Name Last Name 2	989797979	PT. BANK PERMATA TBK.	nventional
SKN	26509999	1,000,000,000.00	IDR	2015-04-30	First Name Last Name 3	989797979	PT. BANK CENTRAL ASIA, TBK	Conventional
INTERNAL	26509999	302,340,000.00	IDR	2015-04-30	First Name Last Name 4	989797979	PT. Bank Commonwealth	

s. After all column be filled, click **“Click to Generate File”**

Note :
For internal transfer (between Commonwealth Bank) and Domestic Transfer (to other Bank in Indonesia) the file will generate with ***TWO*** file, which are ***File Transfer Internal*** and ***File Transfer Domestic***. Both file must be uploaded one by one.

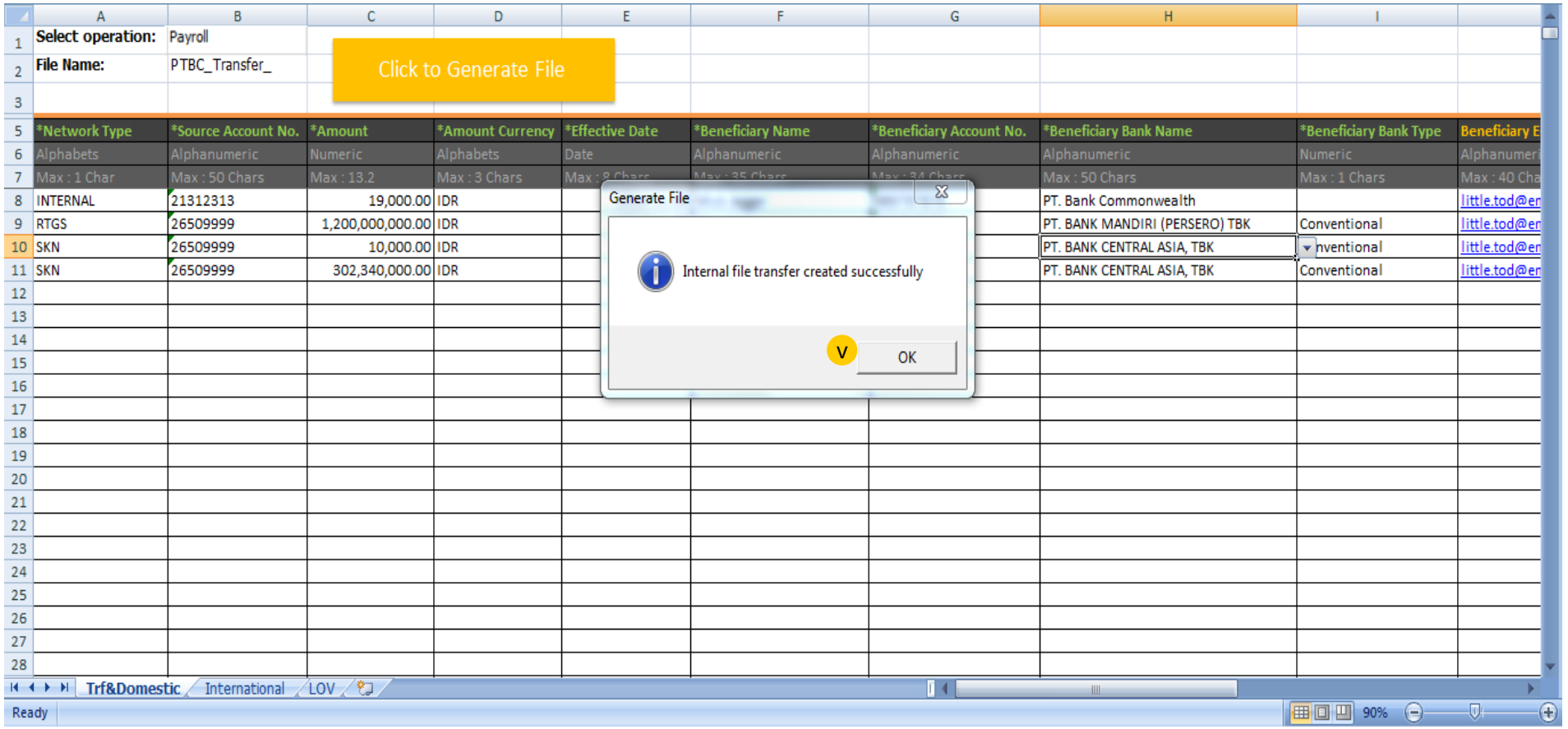
Generate Bulk File (Domestic)



t. Fill the name of file on **File Name** field
u. Click **"Save"**

CommonwealthBank

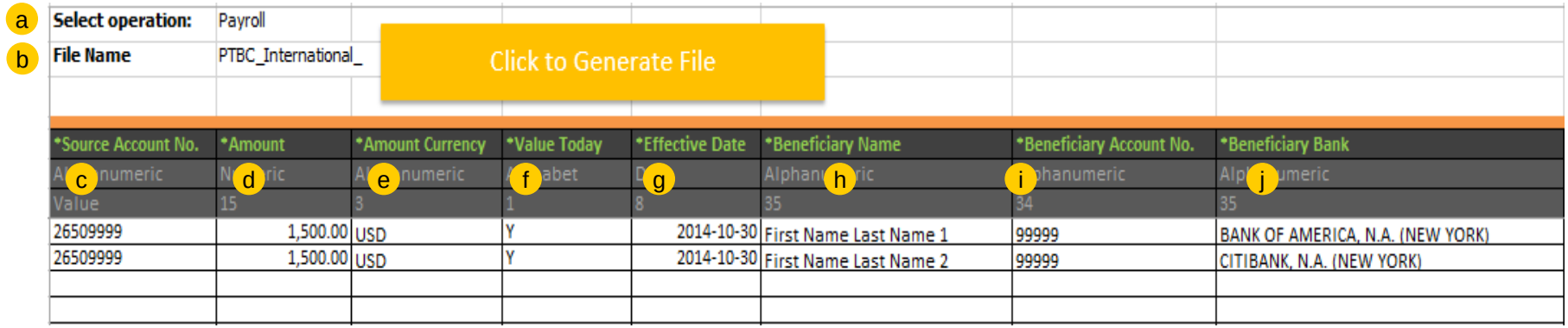
Generate Bulk File (Domestic)


Select operation: Payroll
File Name: PTBC_Transfer_
Click to Generate File
*Network Type | *Source Account No. | *Amount | *Amount Currency | *Effective Date | *Beneficiary Name | *Beneficiary Account No. | *Beneficiary Bank Name | *Beneficiary Bank Type | Beneficiary E
Alphabets | Alphanumeric | Numeric | Alphabets | Date | Alphanumeric | Alphanumeric | Alphanumeric | Numeric | Alphanumeri
Max : 1 Char | Max : 50 Chars | Max : 13.2 | Max : 3 Chars | Max : 8 Chars | Max : 35 Chars | Max : 34 Chars | Max : 50 Chars | Max : 1 Chars | Max : 40 Cha
INTERNAL | 21312313 | 19,000.00 | IDR | PT. Bank Commonwealth | little.tod@er
RTGS | 26509999 | 1,200,000,000.00 | IDR | PT. BANK MANDIRI (PERSERO) TBK | Conventional | little.tod@er
SKN | 26509999 | 10,000.00 | IDR | PT. BANK CENTRAL ASIA, TBK | nventional | little.tod@er
SKN | 26509999 | 302,340,000.00 | IDR | PT. BANK CENTRAL ASIA, TBK | Conventional | little.tod@er
Generate File
Internal file transfer created successfully
v
OK
Trf&Domestic
International
LOV
Ready
90%

v. Screen will show a message that indicates the file has been saved. Then click **OK**
w. Process will continue to Bulk Upload on Internet Banking

CommonwealthBank

Generate Bulk File (International)



a	**Select operation:**	Payroll						
b	**File Name**	PTBC_International_	Click to Generate File					
	*Source Account No.	*Amount	*Amount Currency	*Value Today	*Effective Date	*Beneficiary Name	*Beneficiary Account No.	*Beneficiary Bank
	Alphanumeric (c)	Numeric (d)	Alphanumeric (e)	Alphabet (f)	Date (g)	Alphanumeric (h)	Alphanumeric (i)	Alphanumeric (j)
	Value	15	3	1	8	35	34	35
	26509999	1,500.00	USD	Y	2014-10-30	First Name Last Name 1	99999	BANK OF AMERICA, N.A. (NEW YORK)
	26509999	1,500.00	USD	Y	2014-10-30	First Name Last Name 2	99999	CITIBANK, N.A. (NEW YORK)

a. Select **"Payroll"** or**"Payment".** For sure, the Source Account, the Currency, and Effective Date ***must be*** same for each bulk transfer.
b. Fill the file name
c. Fill with the source account number
d. Fill with amount transaction
e. Fill with the currency
f. Fill with "Y" if the transaction will execute on the same day or "N" if the transaction will execute not in the same day
g. Fill with date of transaction
h. Fill the beneficiary name
i. Fill with beneficiary account
j. Fill with beneficiary bank

Generate Bulk File (International)

BSB Number	Beneficiary E-mail	*LLD Purpose Code	*Beneficiary Category	*Transactor Relationship	*Correspondence Charges	LHBU Purpose Code	Document Type	Other Document Type
Alphanumeric (k)	Alphanumeric (l)	Alphanumeric (m)	Alphanumeric (n)	Numeric (o)	Alphanumeric (p)	Alphanumeric (q)	Alphanumeric (r)	Alphanumeric (s)
7	40	4	2	1	3	2	3	100
123-321		Financial leasing	Non Bank Financial	Affiliate	OUR	Untuk penjualan	Lainnya	KTP
123-321		Financial leasing	Non Bank Financial	Non-affiliate	SHARED	Untuk penjualan	Lainnya	IPKL

k. Fill with the BSB Number
l. Fill with beneficiary email address
m. Fill with LLD code
n. Fill with beneficiary bank category
o. Fill with Transactor Relationship
p. Fill with Correspondence Charge (Full Amount/Normal)
q. Fill with LHBU code
r. Fill with document type support
s. Fill with other document type support

CommonwealthBank

Generate Bulk File (International)

Payment Description 1	Payment Description 2	Payment Description 3	Payment Description 4	Narrative for Remitter	Narrative for Beneficiary
Alphanumeric (t)	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric (u)
35	35	35	35	35	35
				Narrative Rem	Narrative bene
				Narrative Rem	Narrative bene

t. Fill with description for sender
u. Fill with description for beneficiary

CommonwealthBank

Generate Bulk File (International)

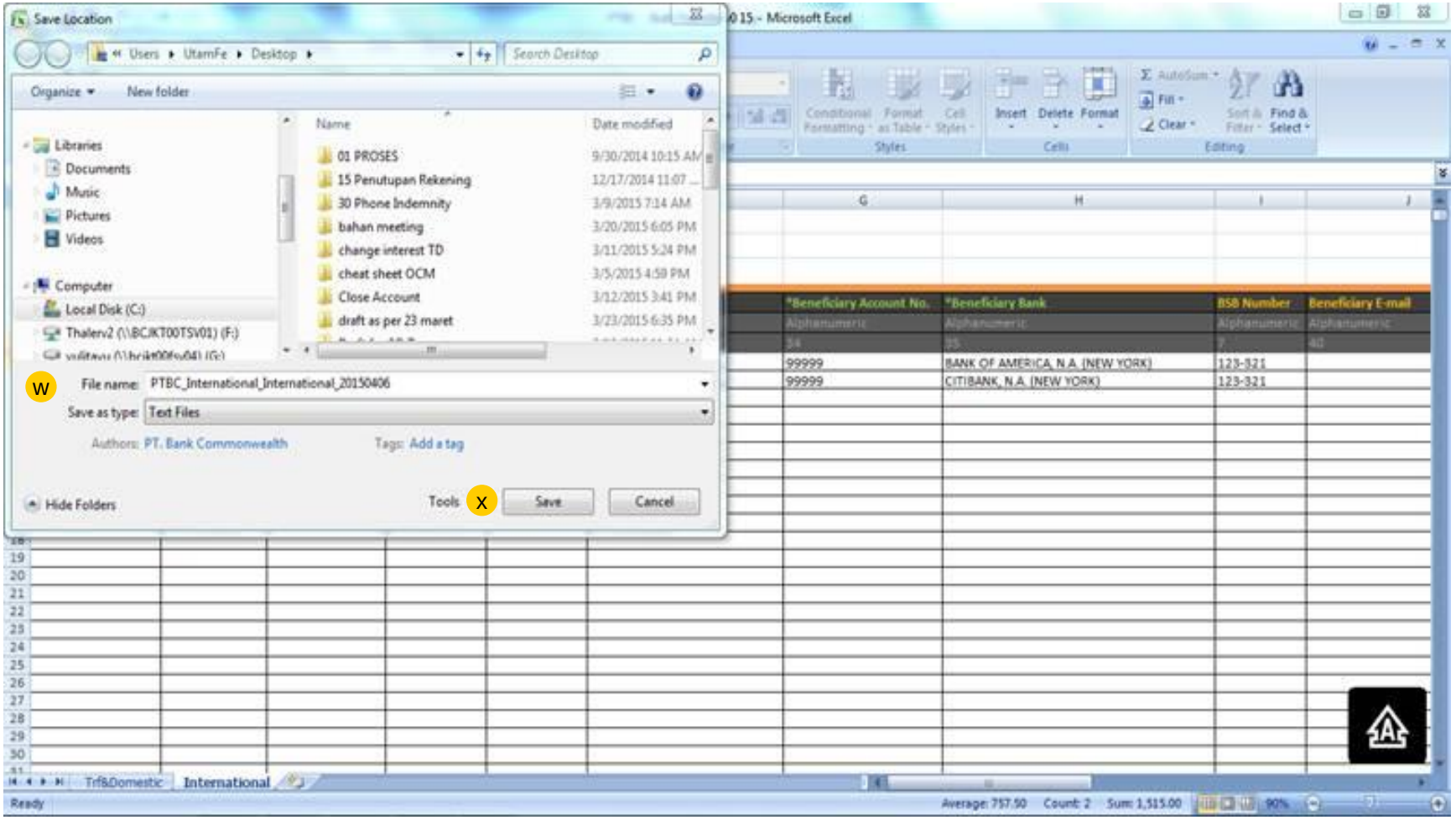
Select operation:	Payroll					
File Name	PTBC_International_	Click to Generate File		v		

*Source Account No.	*Amount	*Amount Currency	*Value Today	*Effective Date	*Beneficiary Name	*Beneficiary Account No.
Alphanumeric	Numeric	Alphanumeric	Alphabet	Date	Alphanumeric	Alphanumeric
Value	15	3	1	8	35	34
26509999	1,500.00	USD	Y	2014-10-30	First Name Last Name 1	99999
26509999	1,500.00	USD	Y	2014-10-30	First Name Last Name 2	99999

v. After all column be filled, click **“Click to Generate File”**

CommonwealthBank

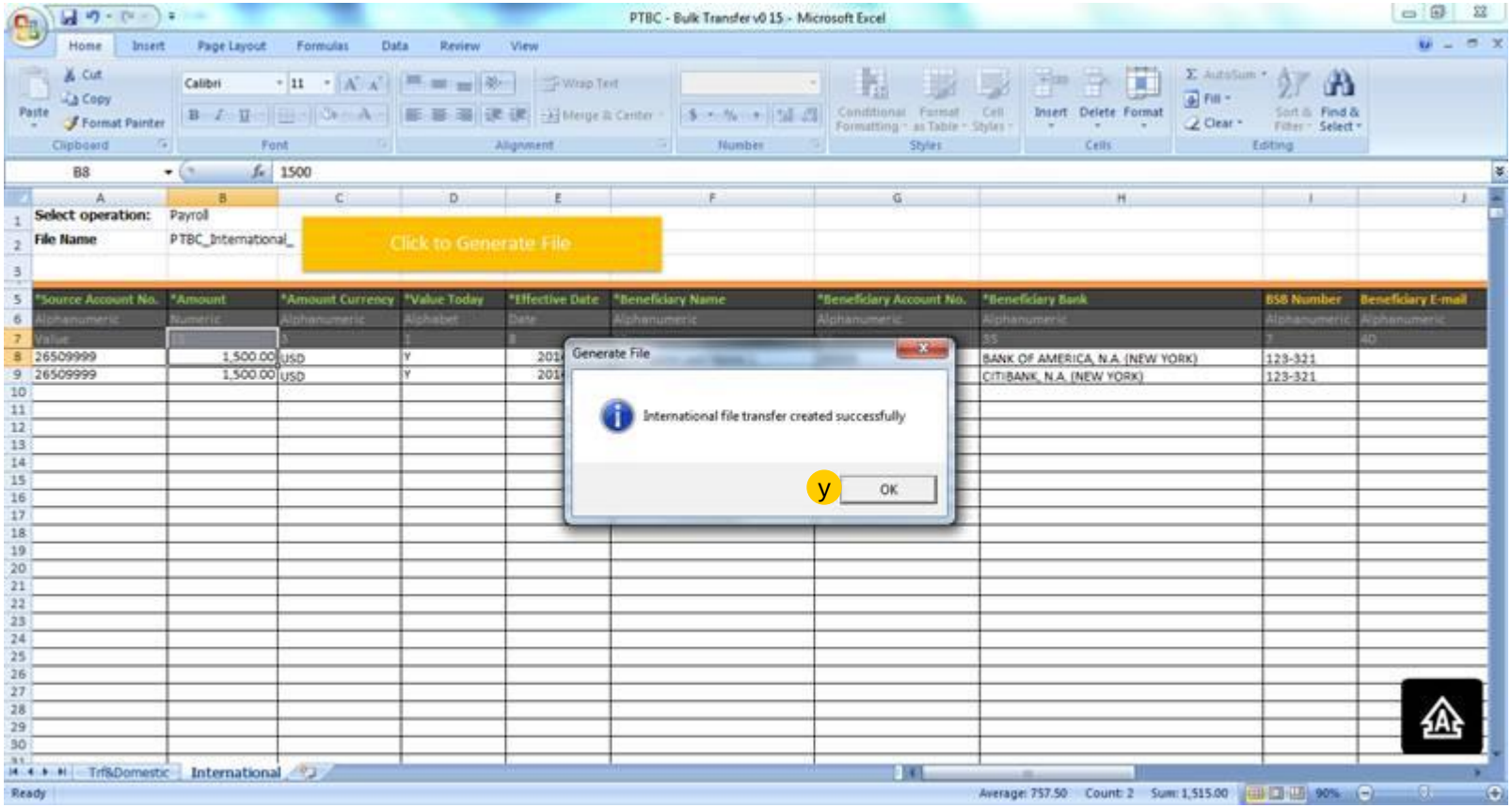
Generate Bulk File (International)



w. Fill the name of file on **File Name** field
x. Click **"Save"**

CommonwealthBank

Generate Bulk File (International)



y. System will show the notification of successfully file saved. And then click **OK**
z. Process will continue to Bulk Upload on Internet Banking

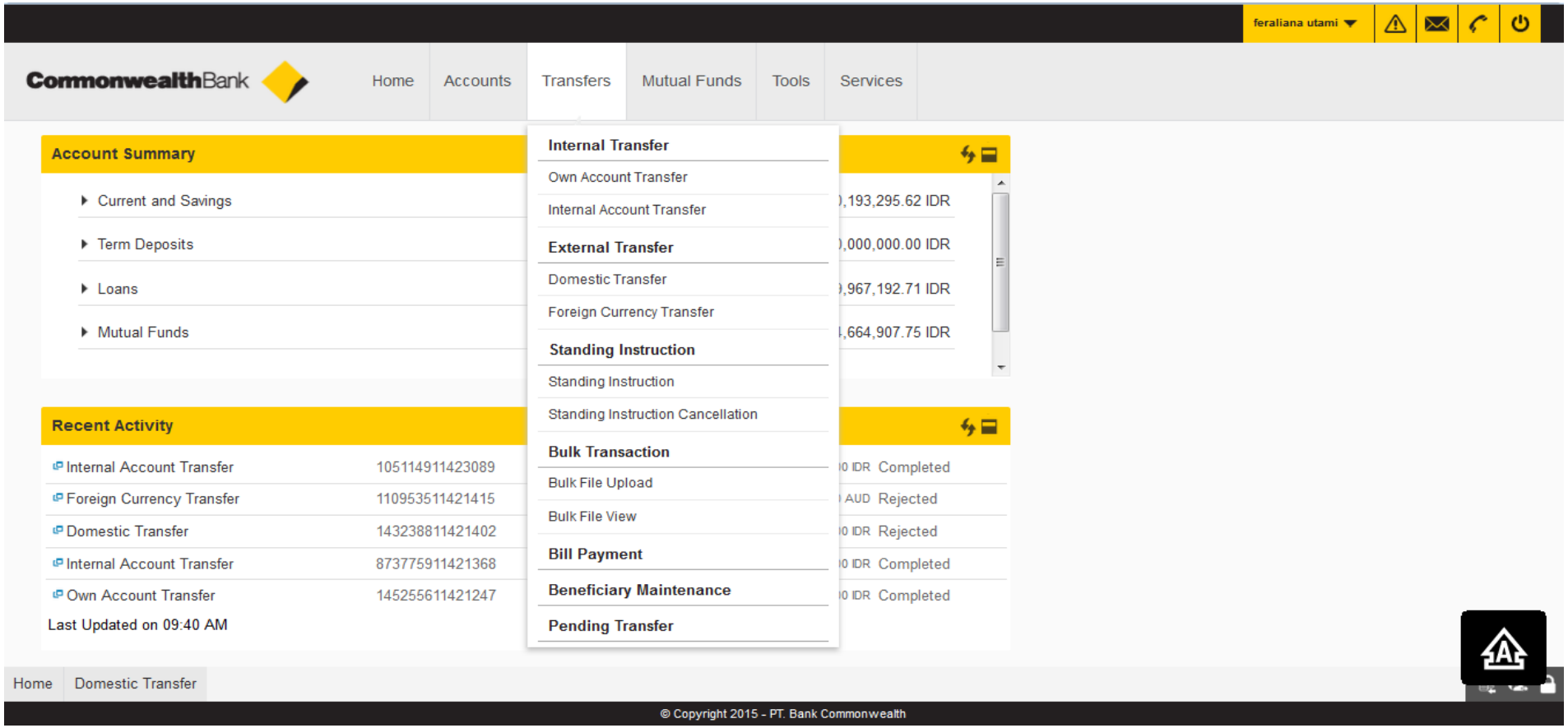
CommonwealthBank

TRANSFER MENU

BENEFICIARY MAINTENANCE

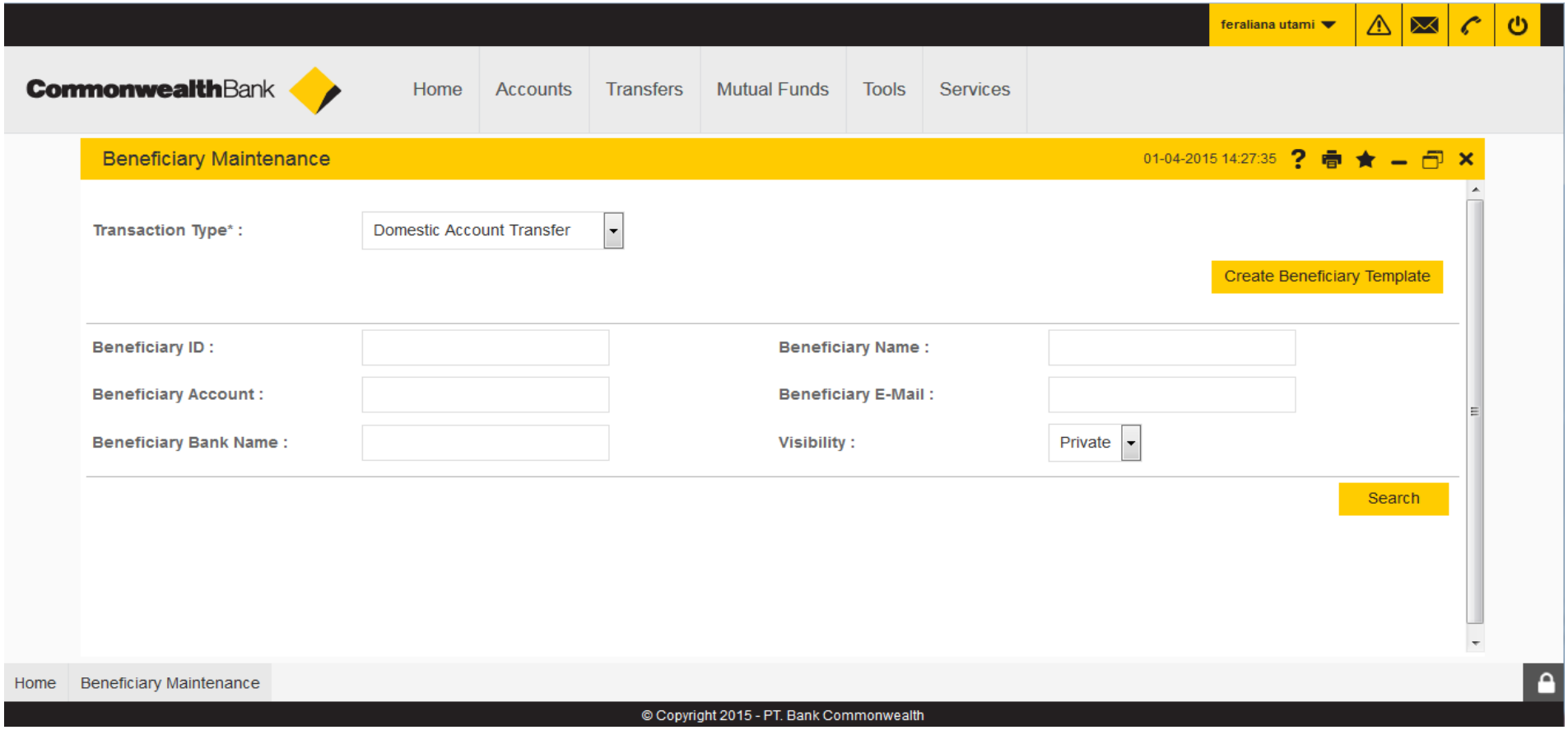
CommonwealthBank

Add Beneficiary Maintenance



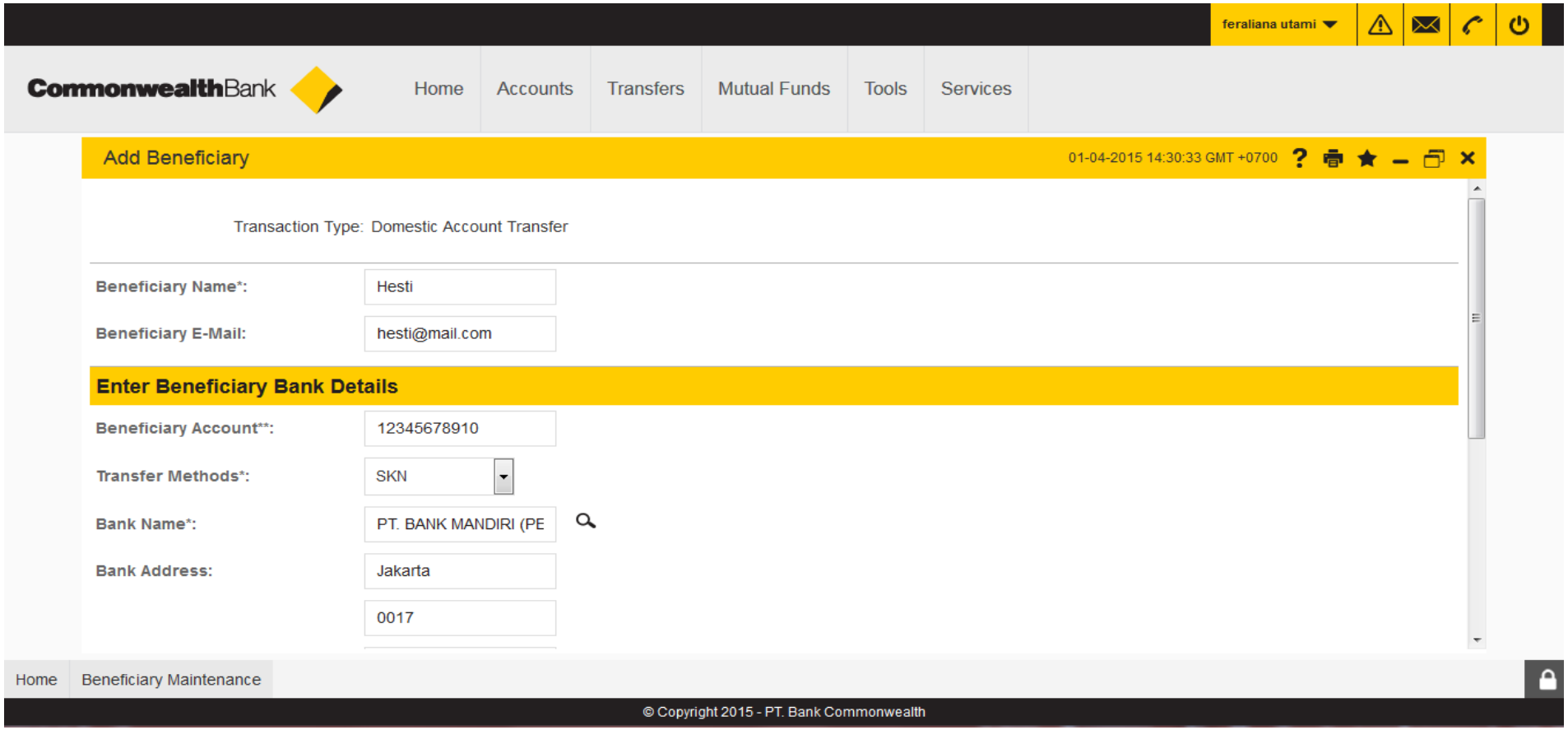
1. Select **Transfer** and then **Beneficiary Maintenance**

Add Beneficiary Maintenance



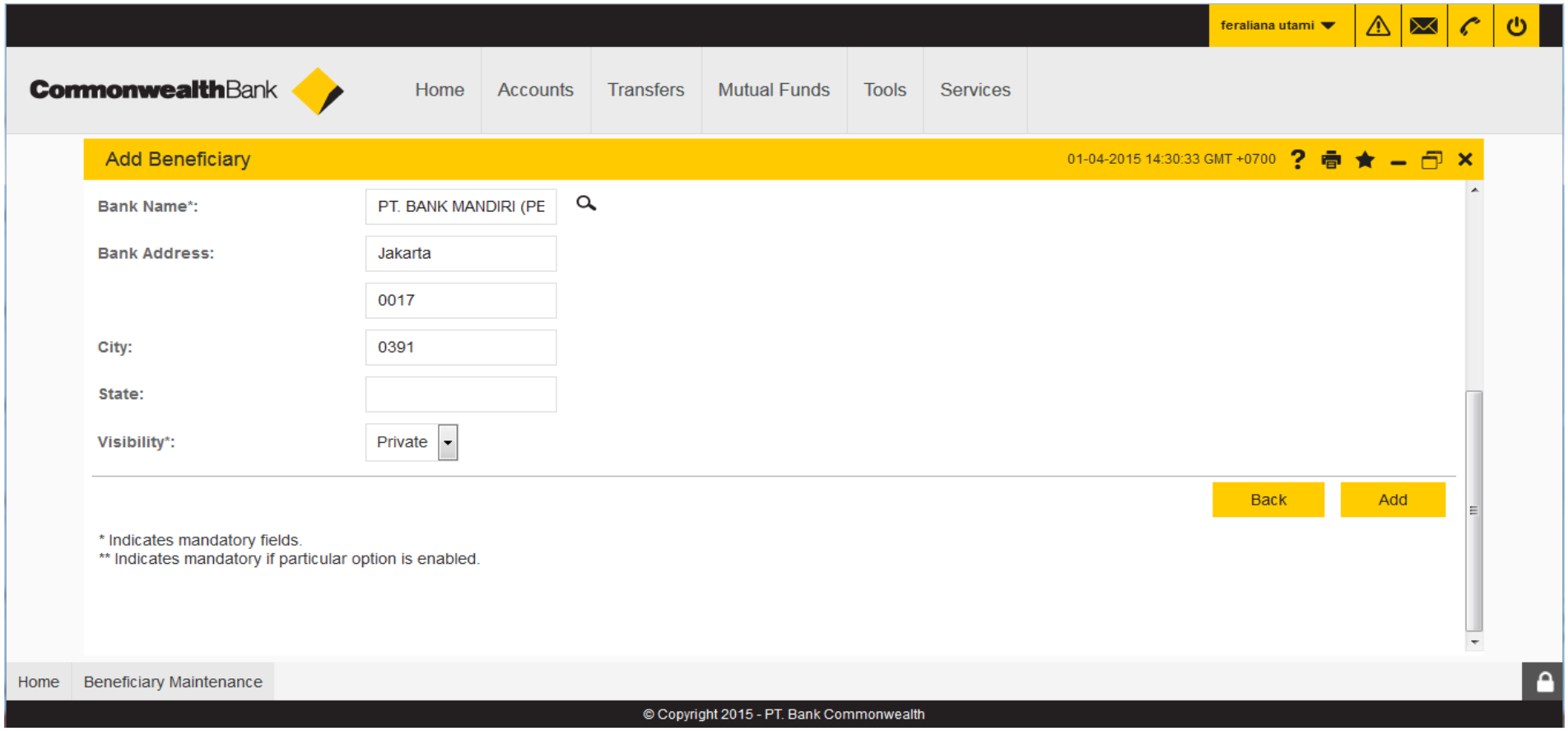
2. Select the type of transaction on **Transaction Type** field
3. Click **Create Beneficiary Template**

Add Beneficiary Maintenance



4. Fill the beneficiary details and beneficiary bank details

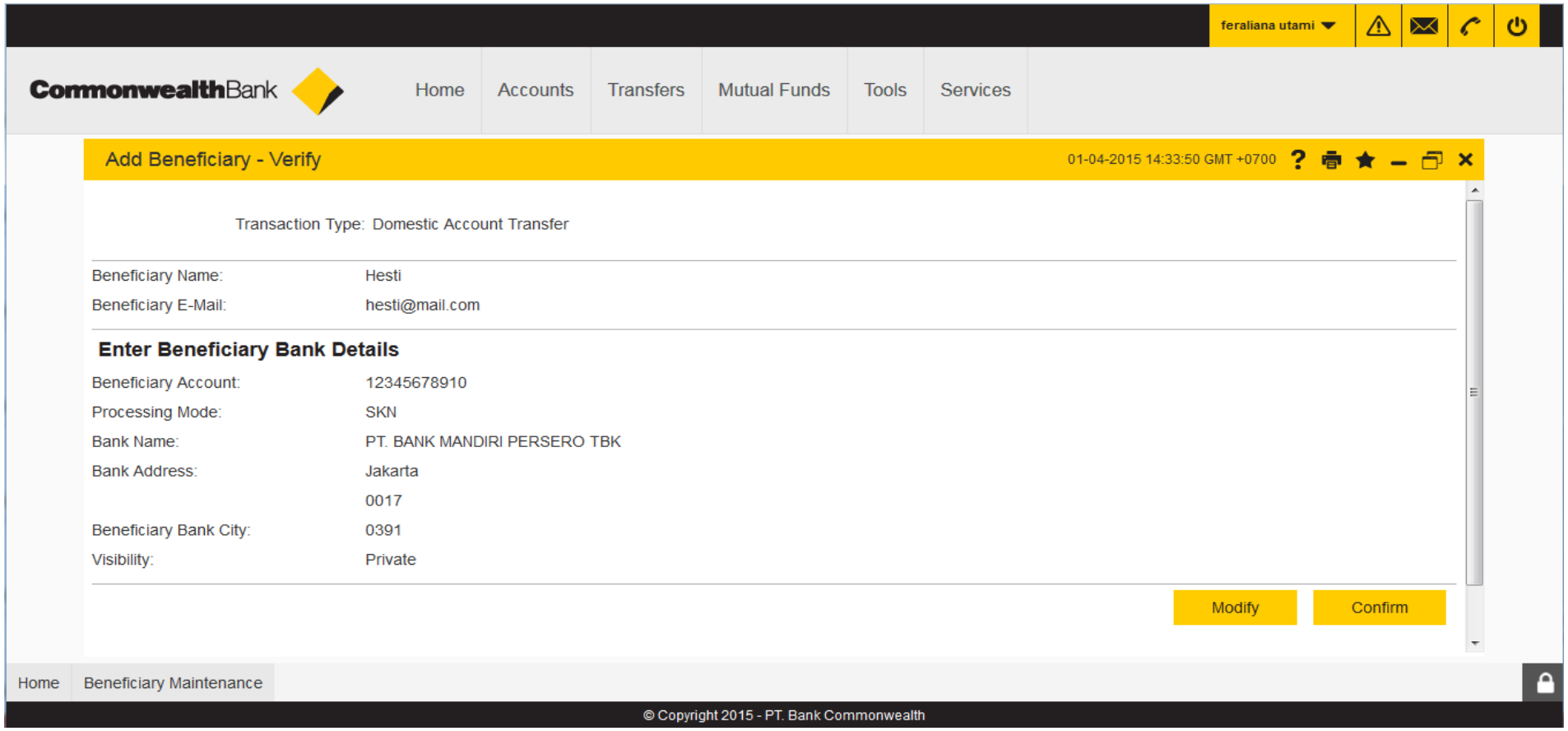
Add Beneficiary Maintenance



5. Click **"Add"**

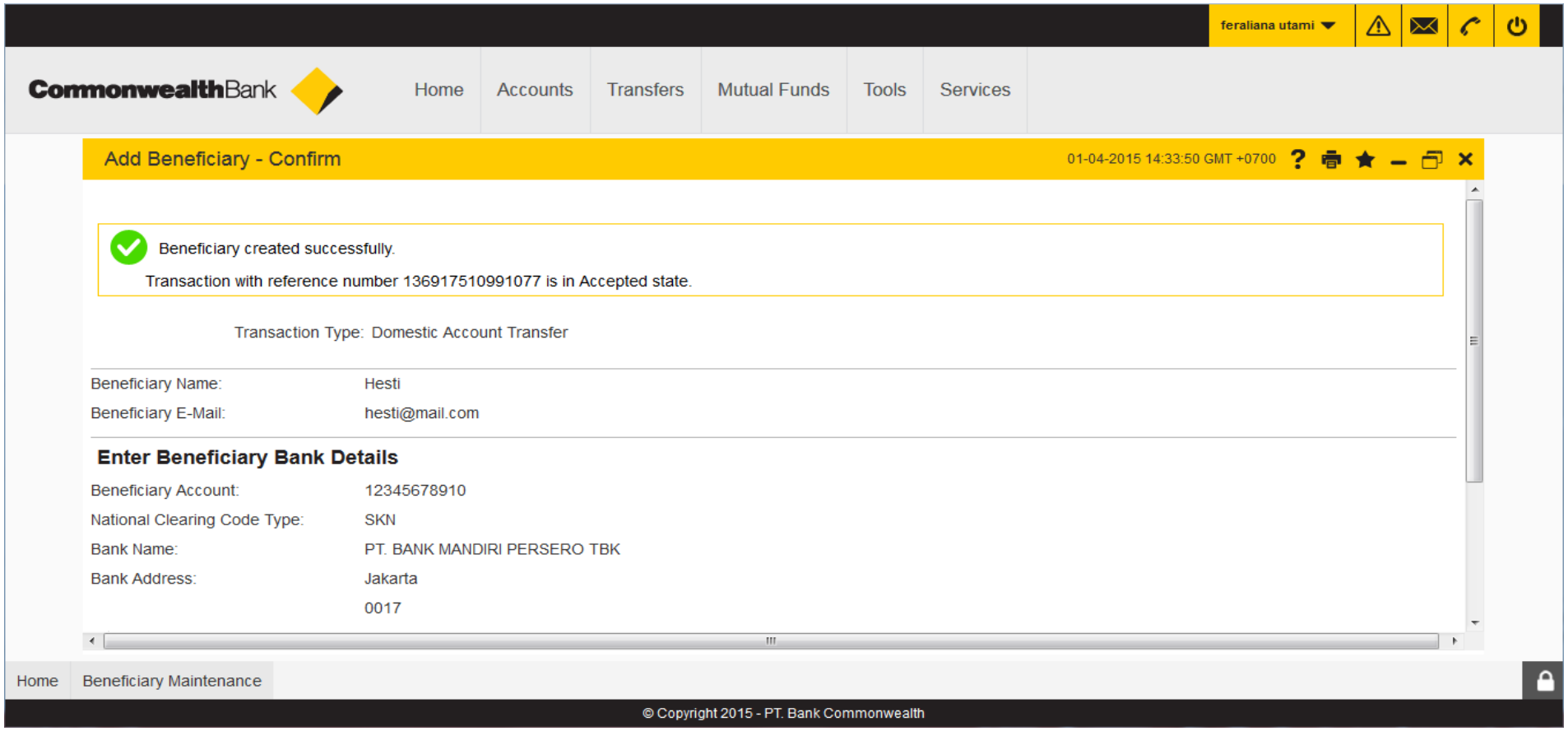
CommonwealthBank

Add Beneficiary Maintenance



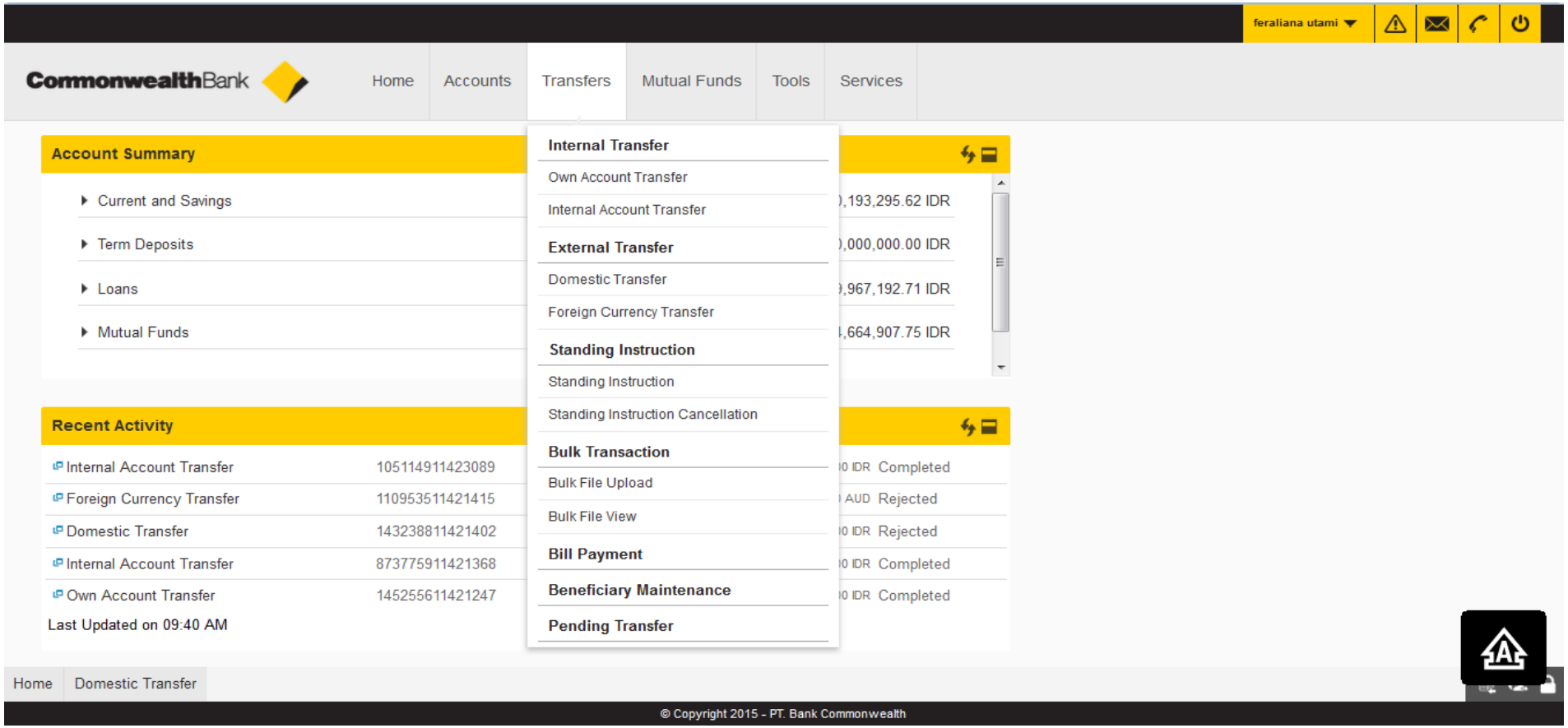
6. Screen will show the confirmation page
7. Click **Confirm** to continue or Click **Modify** to change details

Add Beneficiary Maintenance



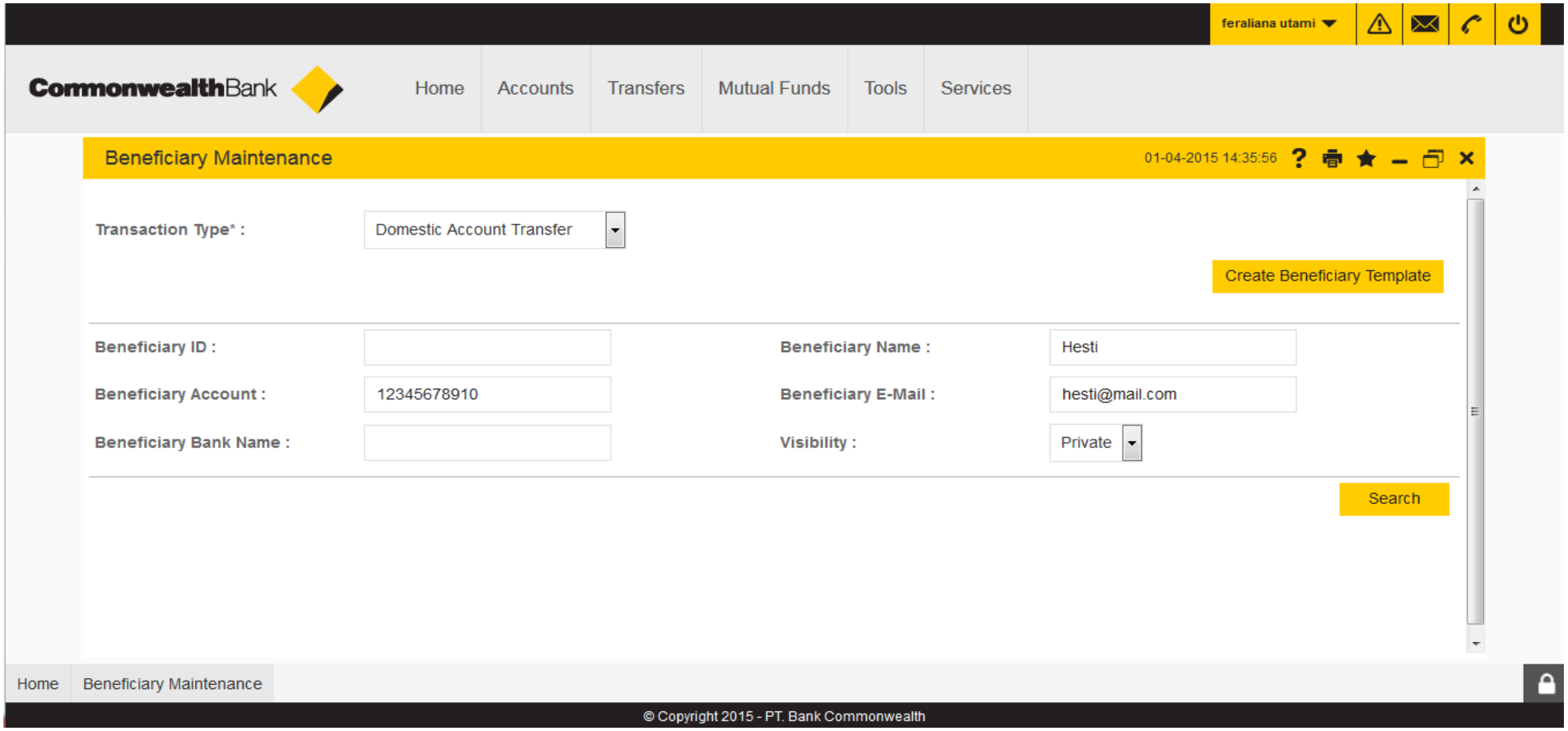
8. Screen will show successful notification of Additional Beneficiary Maintenance

View Beneficiary Maintenance



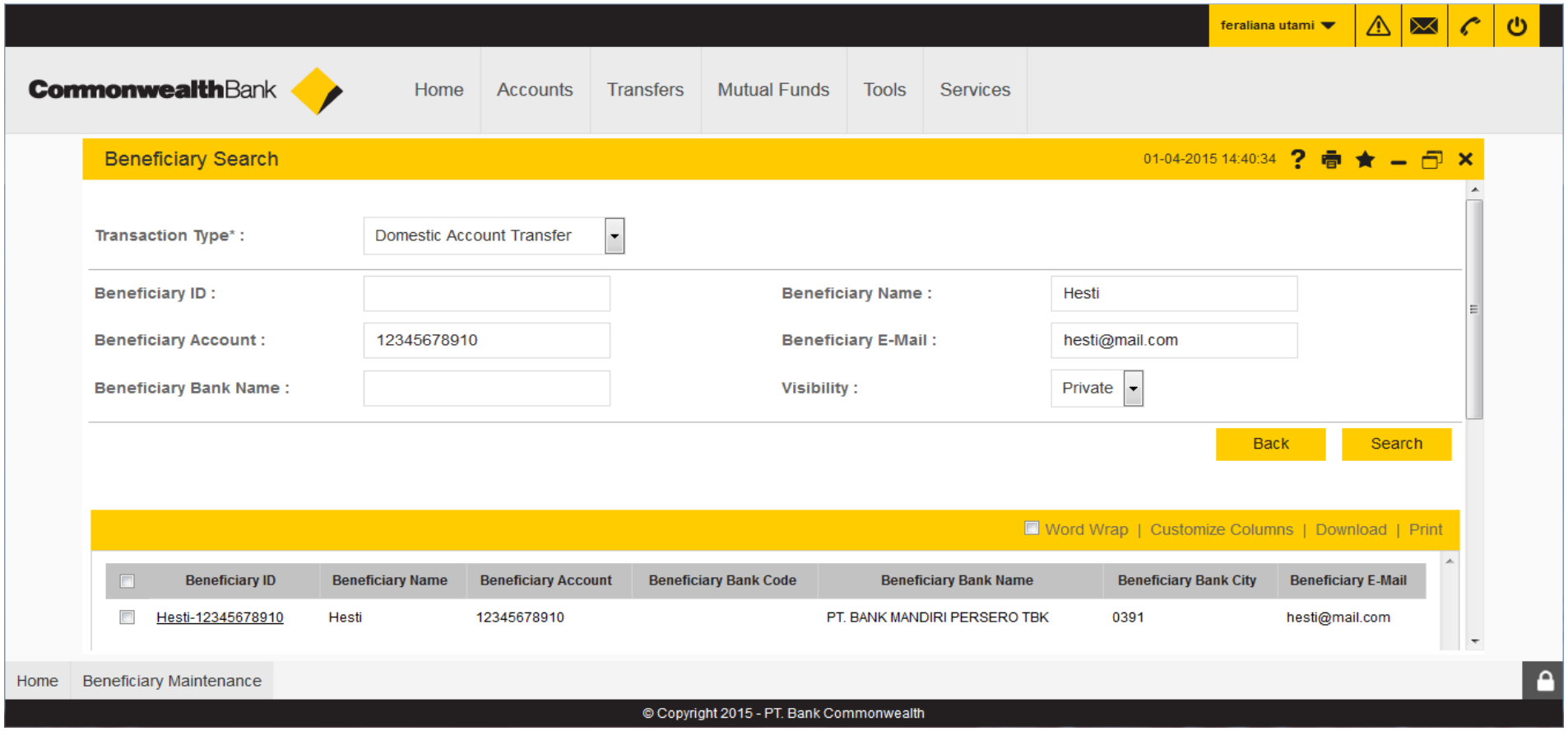
1. Select **Transfer** and then **Beneficiary Maintenance**

View Beneficiary Maintenance



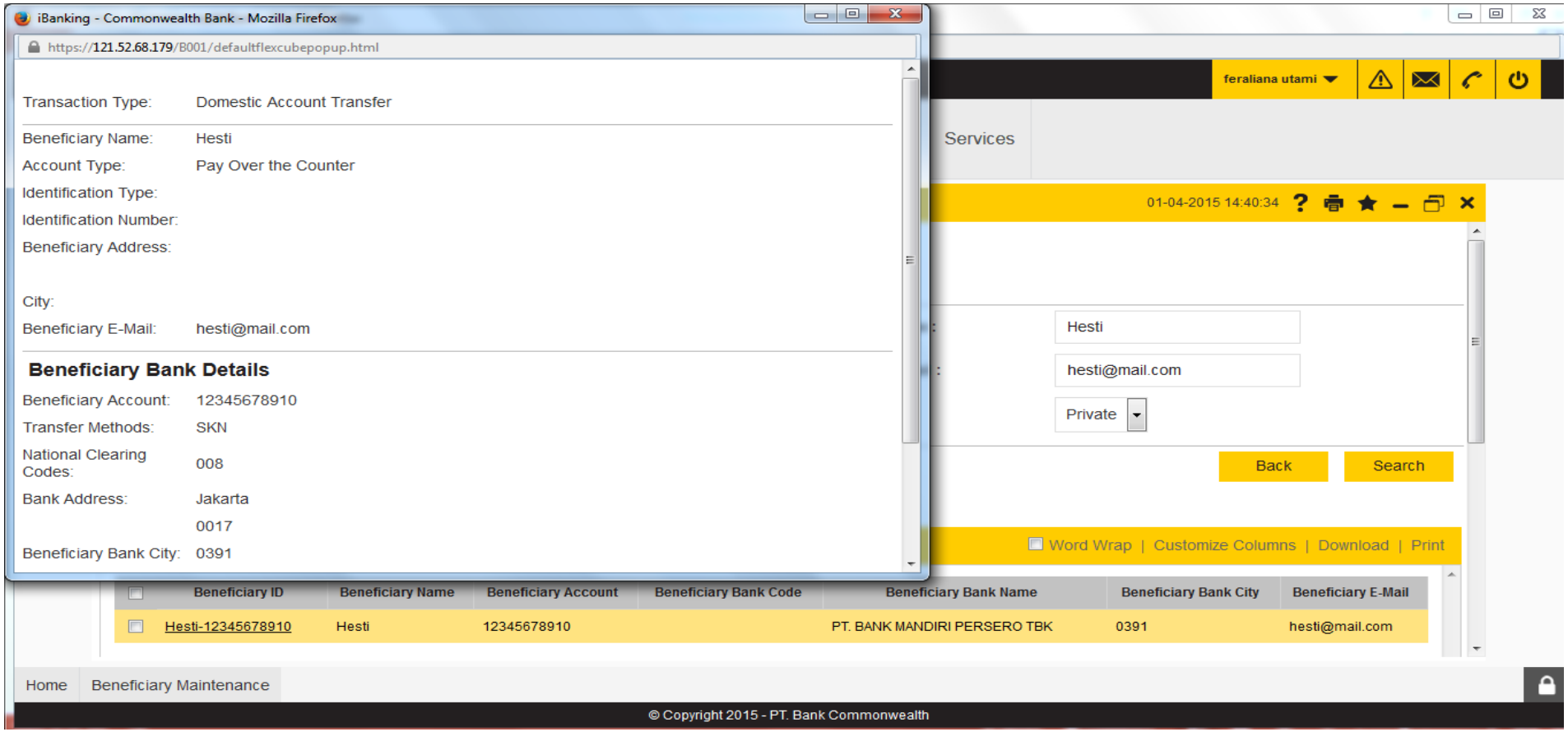
2. Fill the criteria of beneficiary
3. Click **Search**

Menampilkan Beneficiary Maintenance



4. Screen will show the record of search criteria
5. Click on the the Beneficiary ID to show details

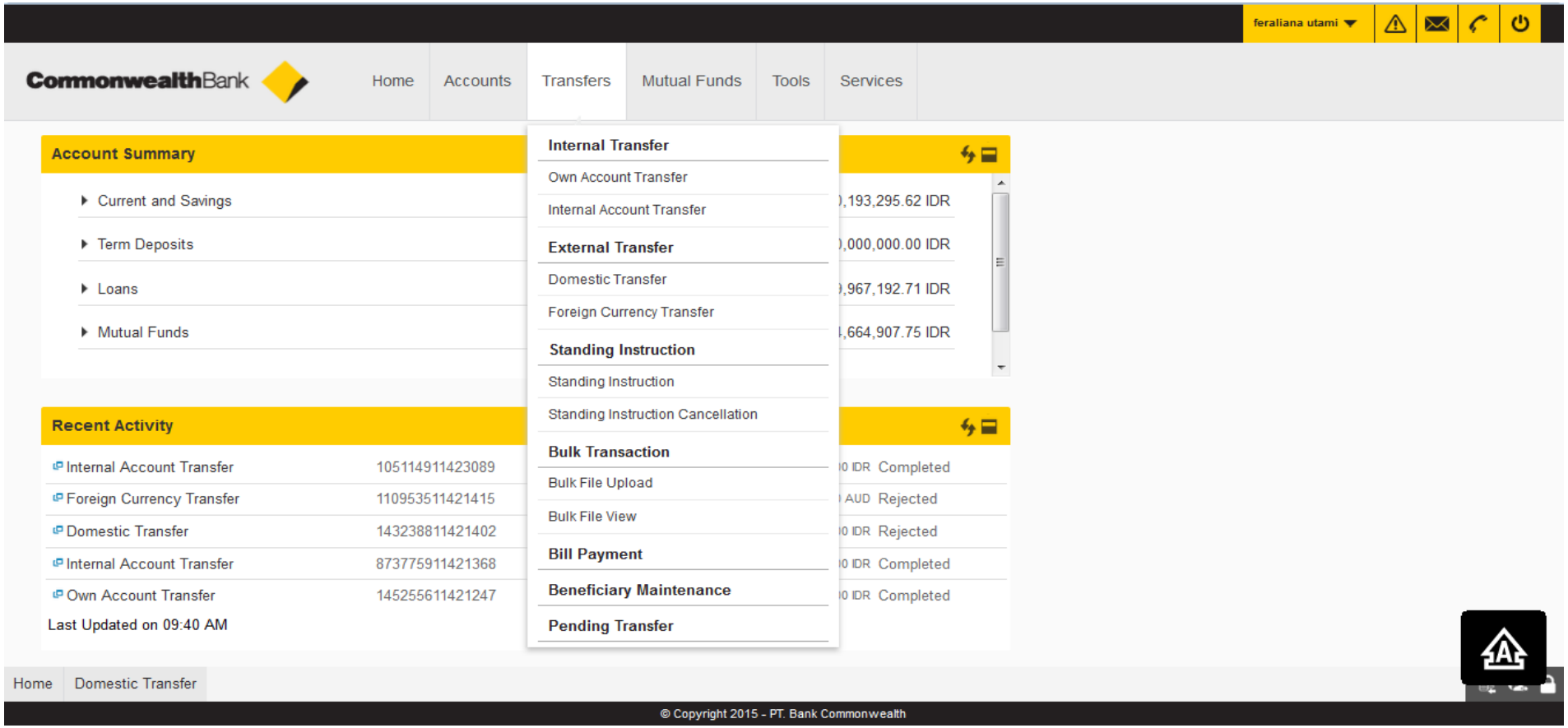
Menampilkan Beneficiary Maintenance



6. Screen will show the details of beneficiary

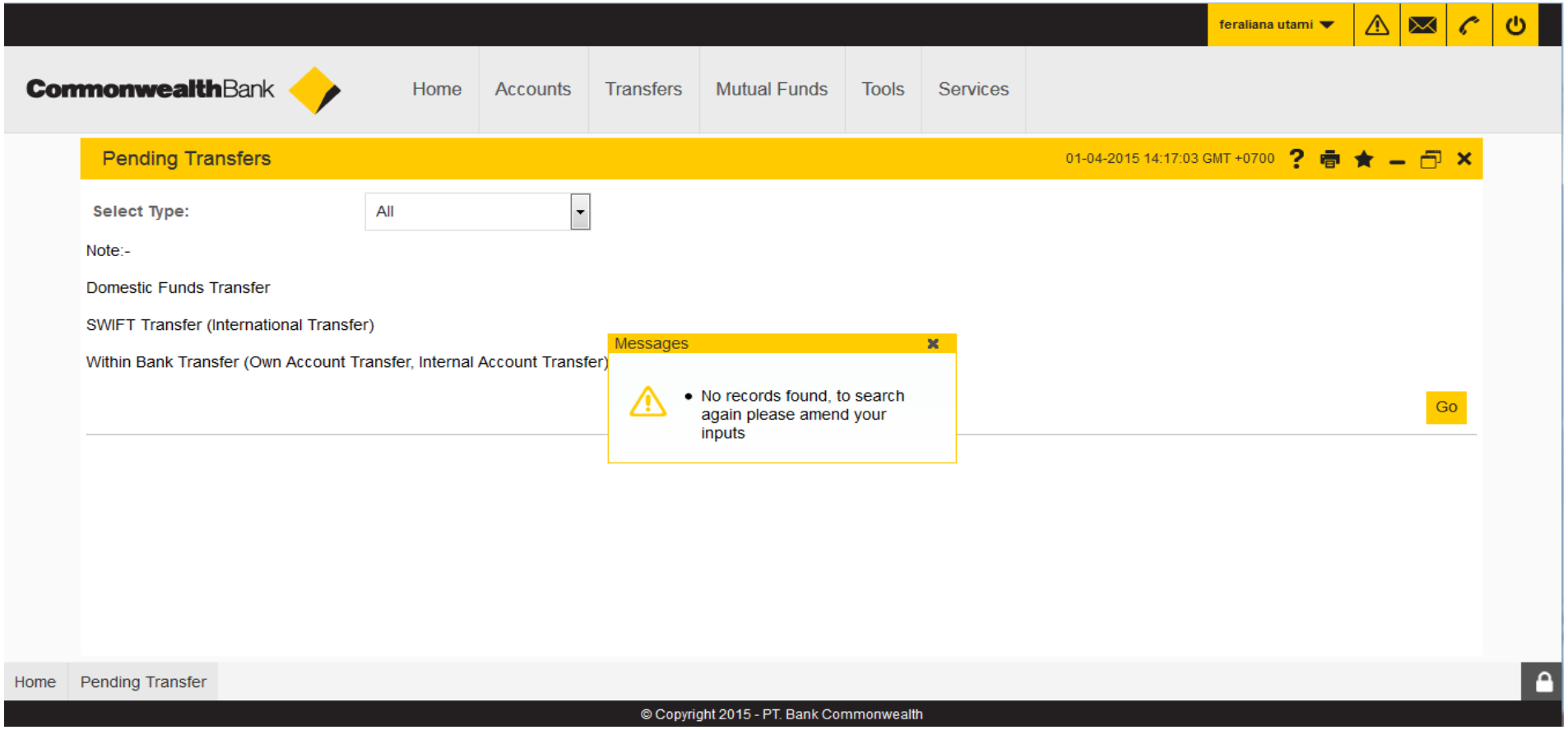
CommonwealthBank

Pending Transfer



1. Select **Transfer** and then **Pending Transfer**

Pending Transfer



2. Screen will show all transaction pending that customer have.

BILL PAYMENT

Bill Payment Transaction Types

Pembayaran Tagihan Telpon Pasca Bayar

- Smart Fren
- Bakrie Telekom : Esia
- Hutchison : 3 (Tri)
- Axis
- XL Xplor
- Telkom : Telkom PSTN

Pembelian Voucher / Pra Bayar

- XL Axiata : XL Bebas, XL voucher
- Smart Fren
- Bakrie Telekom : Esia
- Hutchison : 3 (Tri)
- Axis

Pembelian Voucher Hiburan

- Blitzmegaplex Card (Pra Bayar)

Pulsa Isi Ulang

- XL Axiata : XL Bebas, XL voucher
- Smart Fren
- Bakrie Telekom : Esia
- Hutchison : 3 (Tri)
- Axis

Pembayaran Tagihan Internet

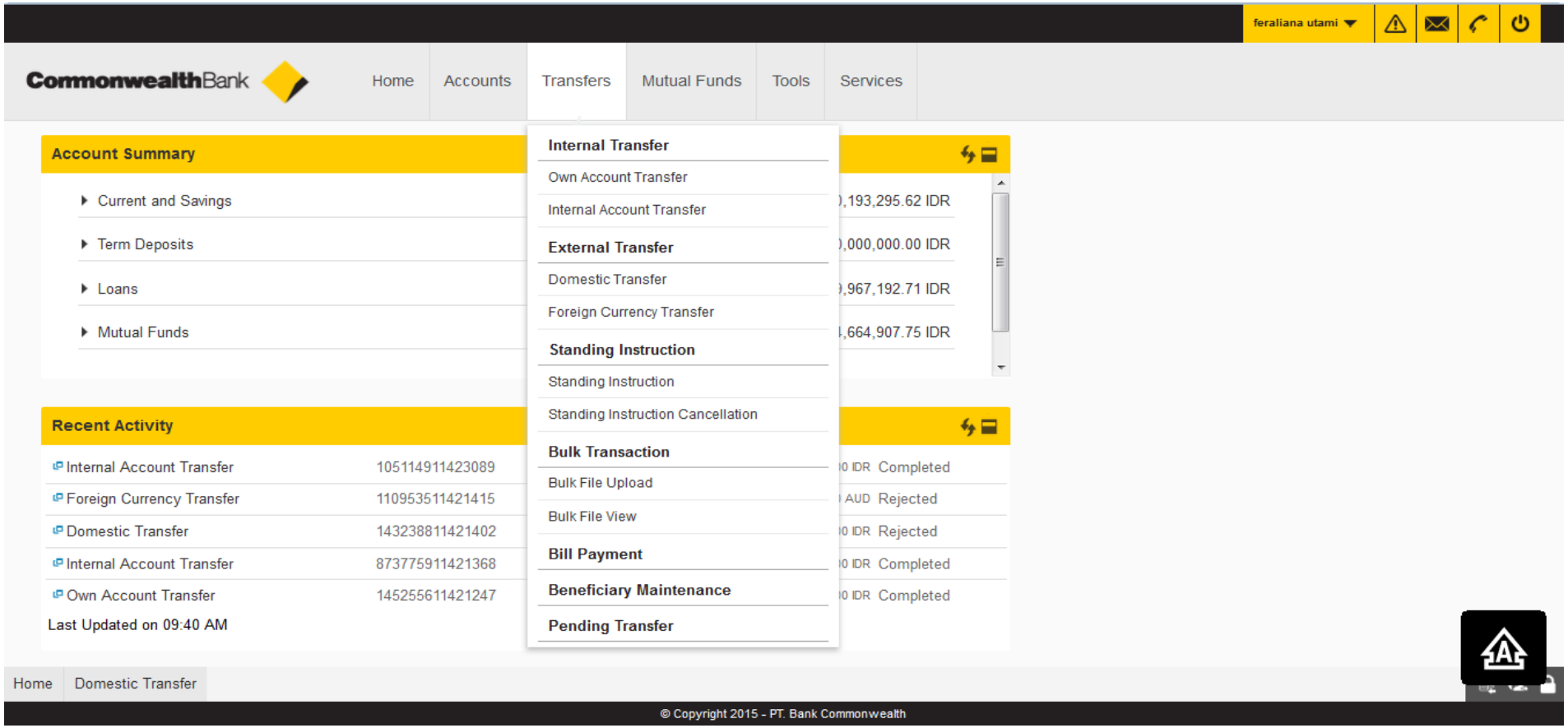
- Telkom Speedy
- SmartFren

Pembayaran Premi Asuransi

- Asuransi Jiwa Sinar Mas

CommonwealthBank

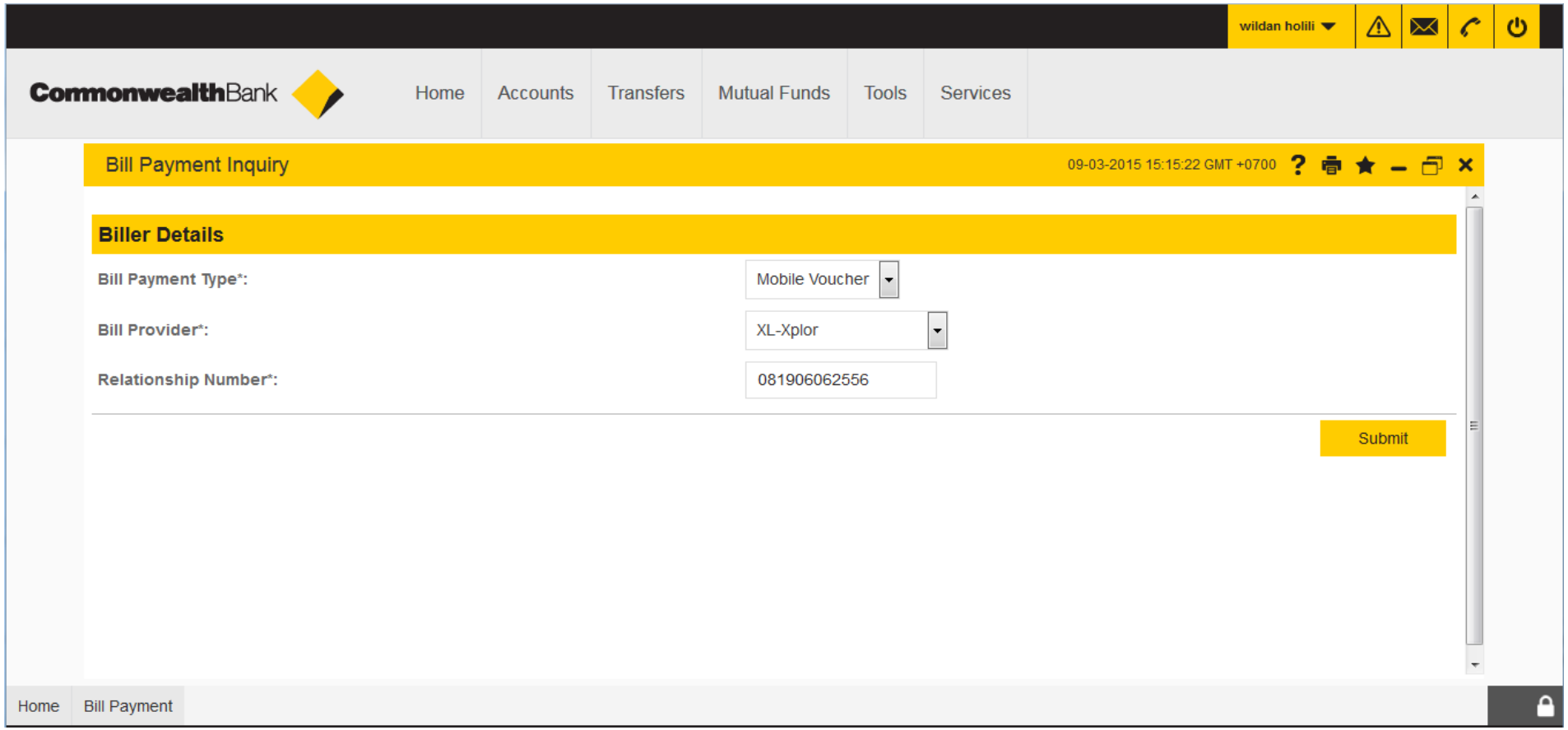
Bill Payment



1. Select**Transfers** and then **Bill Payment**

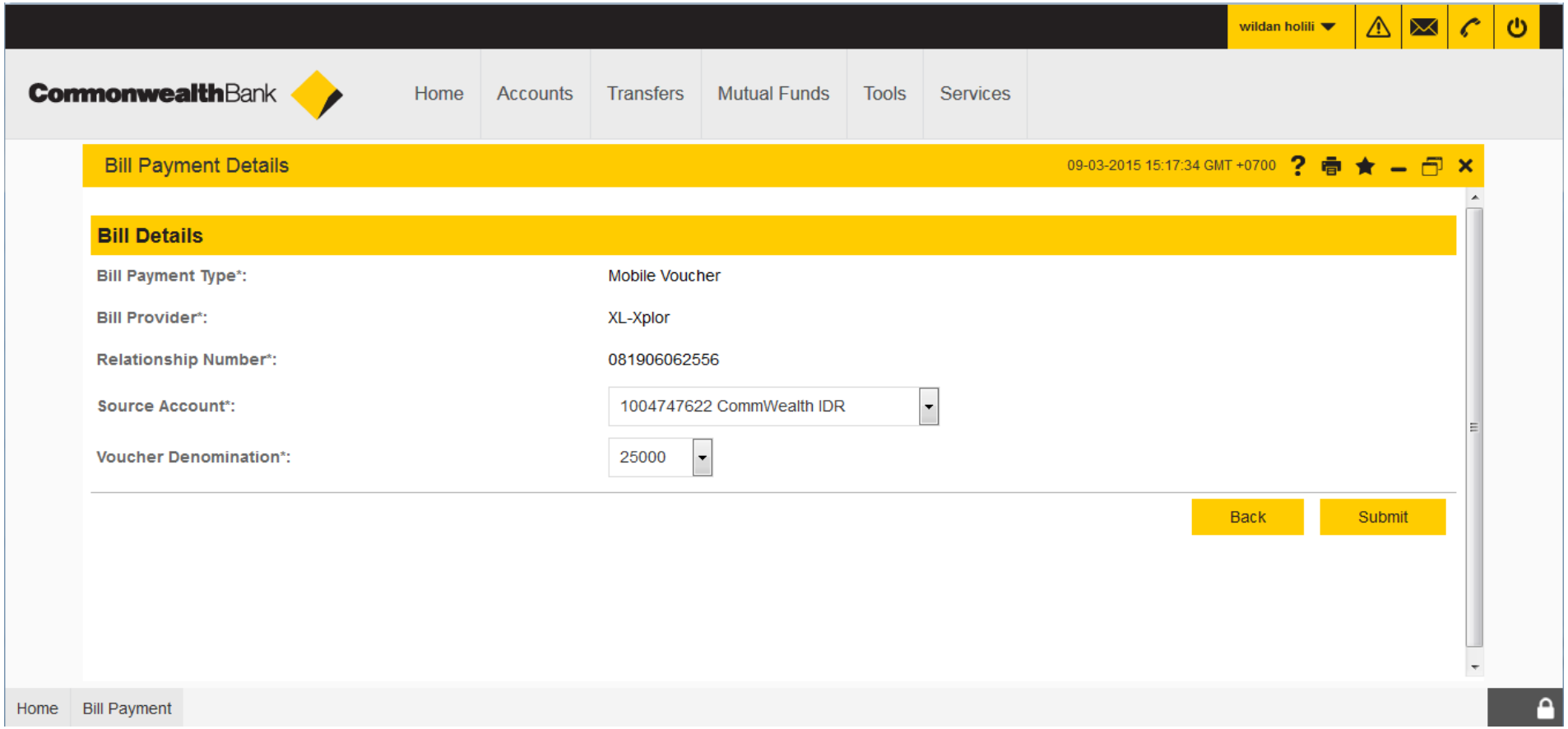
CommonwealthBank

Bill Payment



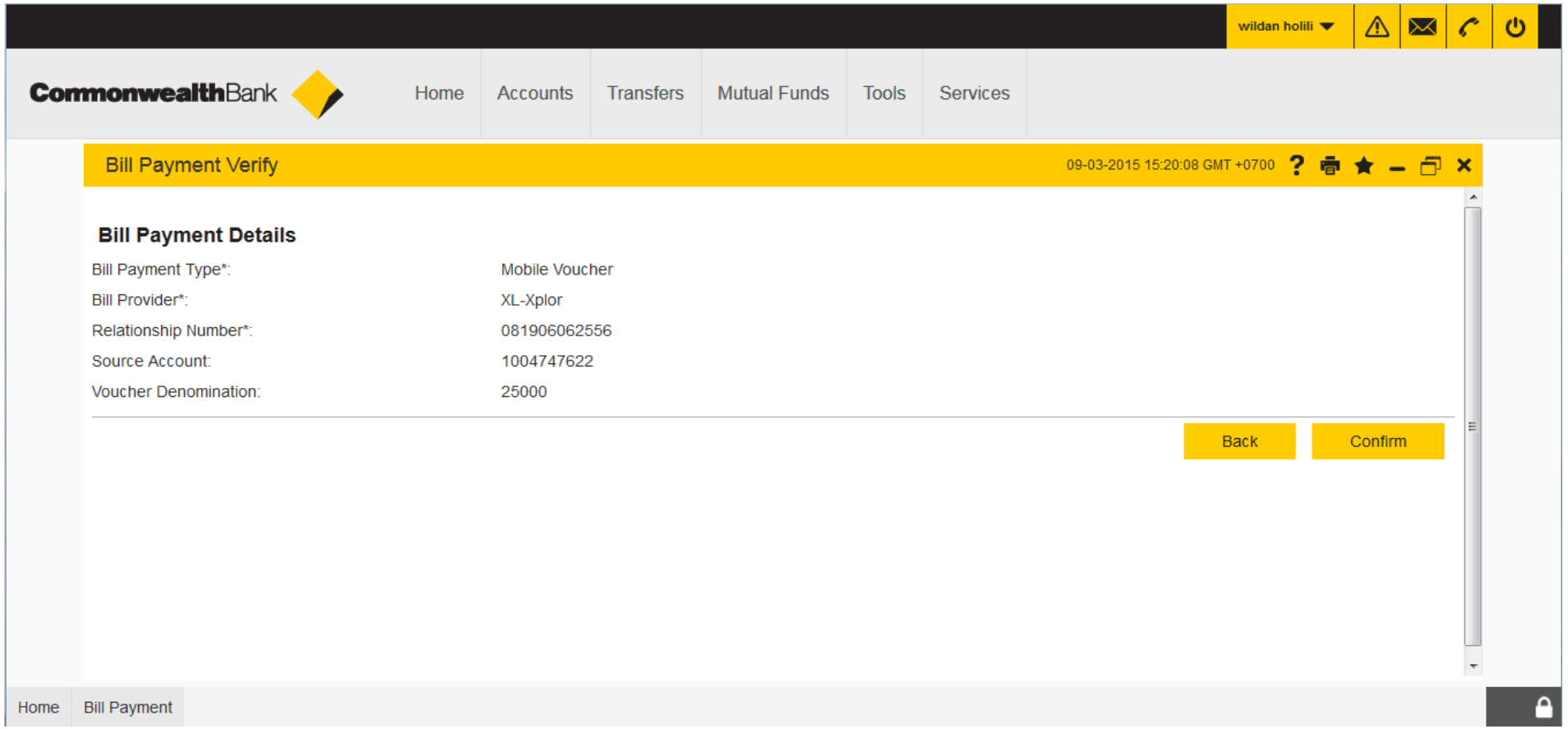
2. On **Biller Details**, fill **Bill Payment Type** with type of payment, ex : **Mobile Voucher**
3. Select **Bill Provider** (beneficiary payment) ex : **XL-Xplor**
4. Fill **Relationship Number** (beneficiary phone number) ex : 081906062556
5. Click **Submit**

Bill Payment



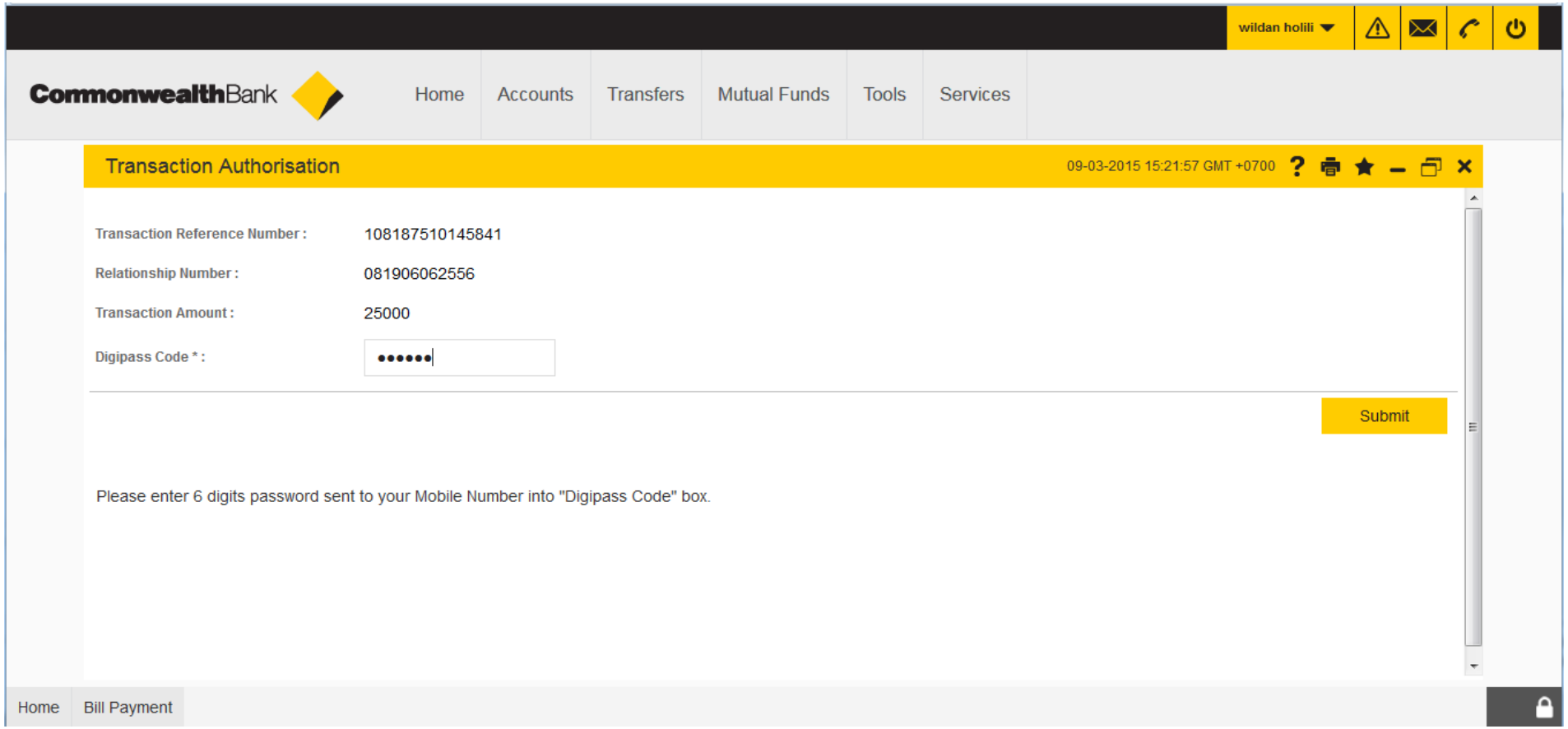
6. Select debited account on **Source Account**
7. Select **Voucher Denomination** , for example user buy pulse IDR 25.000 then IDR 25.000 will be debited from the customer account selected
8. Click **Submit** to continue
9. Click **Back** to previous page

Bill Payment



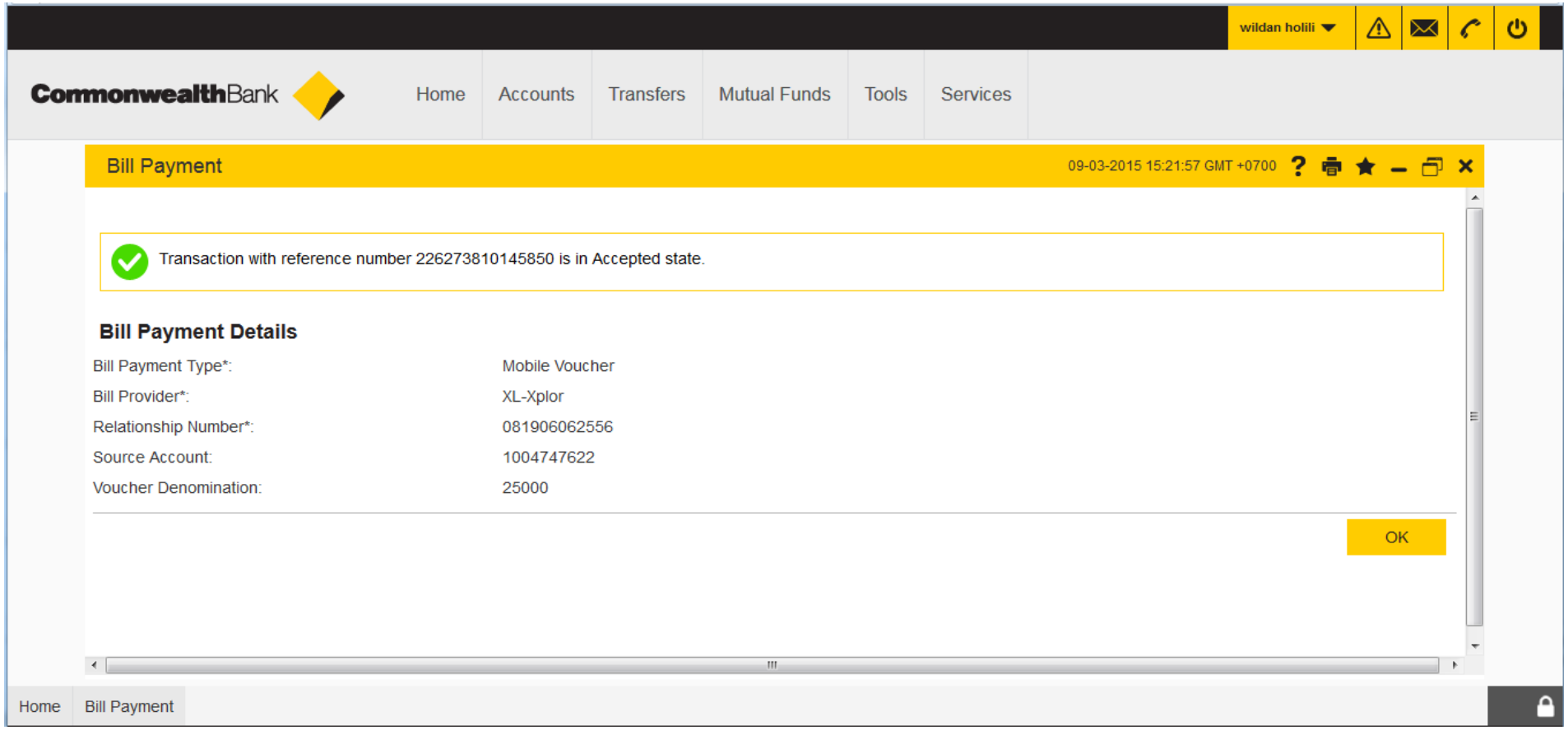
10. Jika data yang diinput telah benar, klik tombol **Confirm** untuk melanjutkan proses
11. Klik tombol **Back** untuk kembali ke proses sebelumnya

Bill Payment



12. Enter **Digipass Code** from SMS Token
13. Click **Submit**

Bill Payment

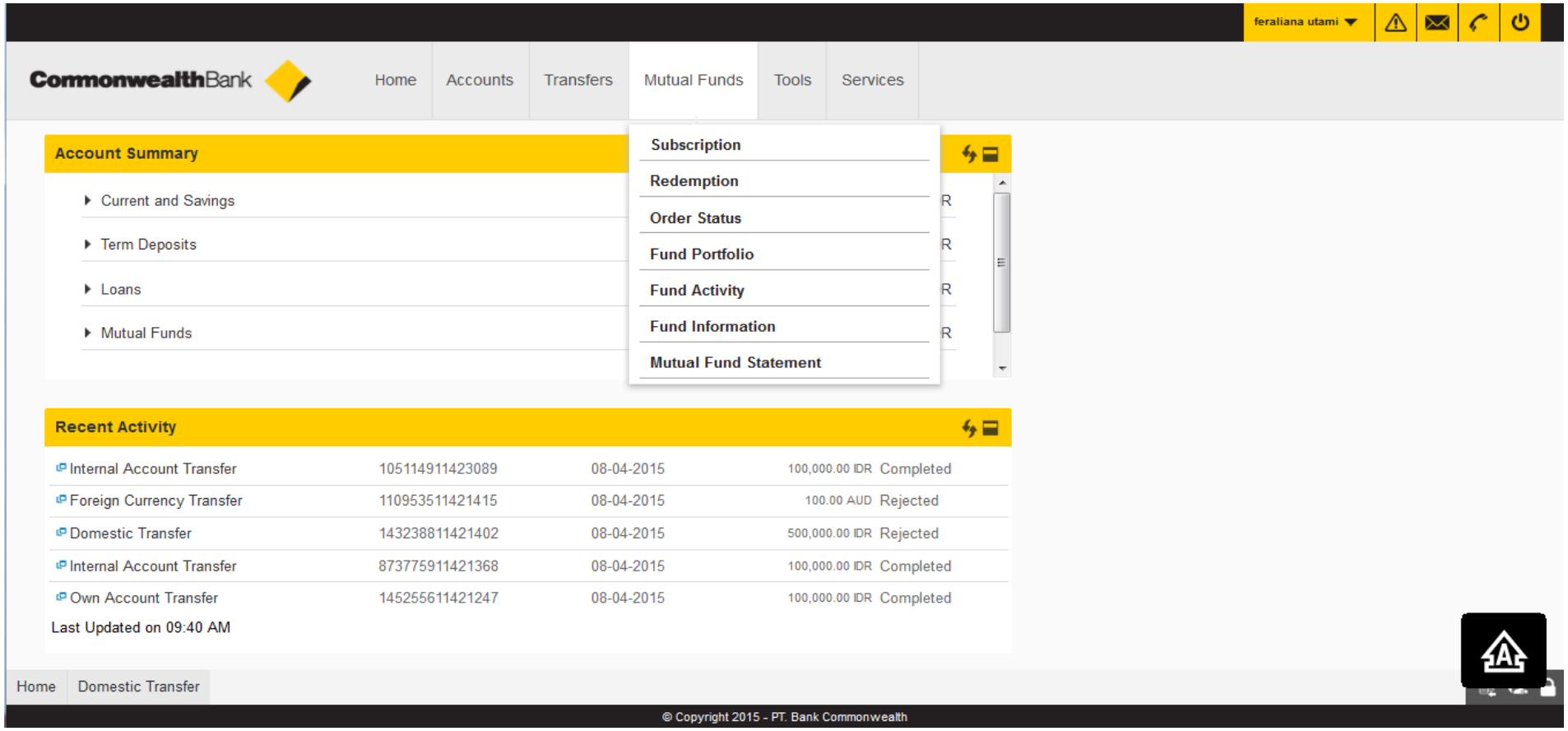


14. Click **OK** to end the process

MUTUAL FUND

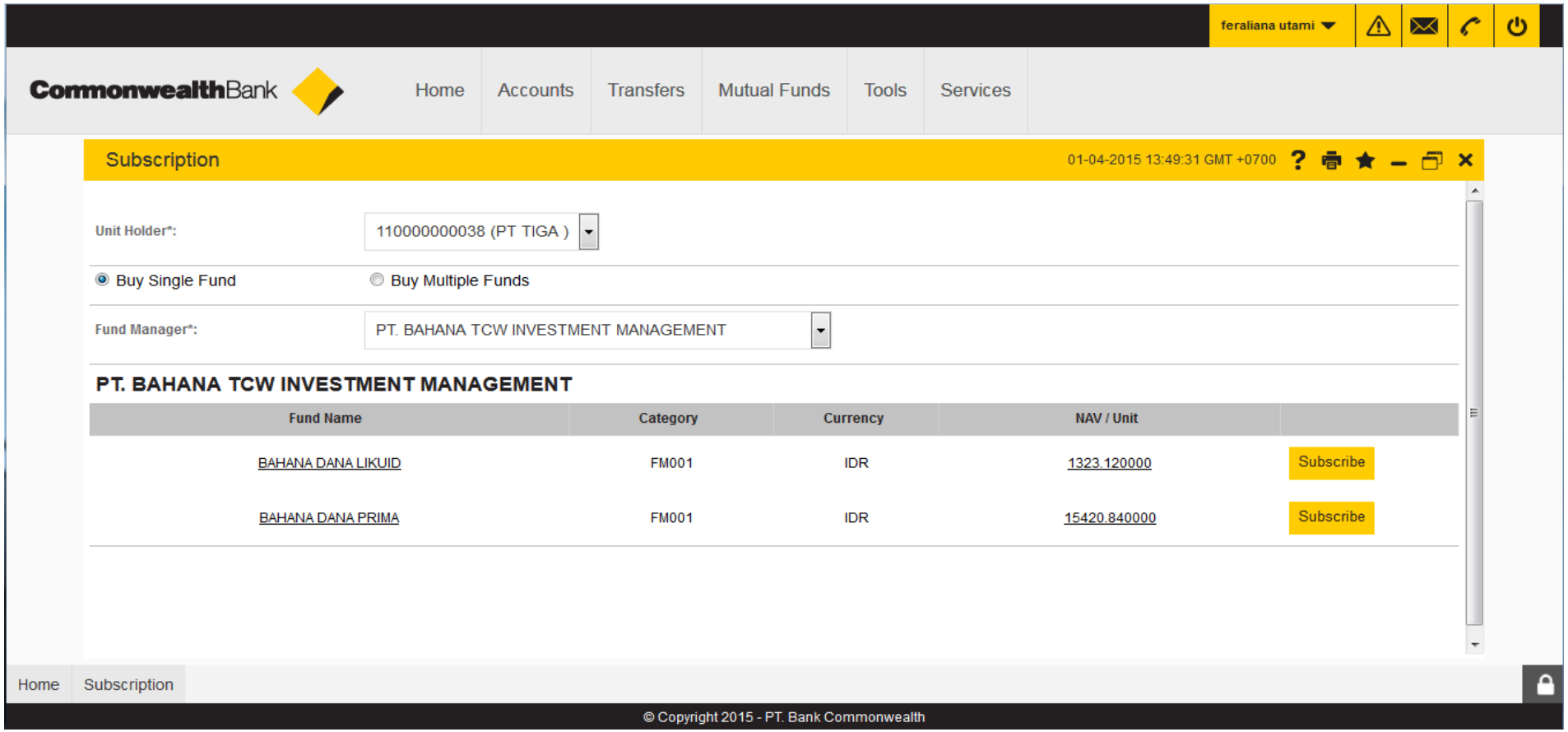
CommonwealthBank

Subscription Mutual Fund



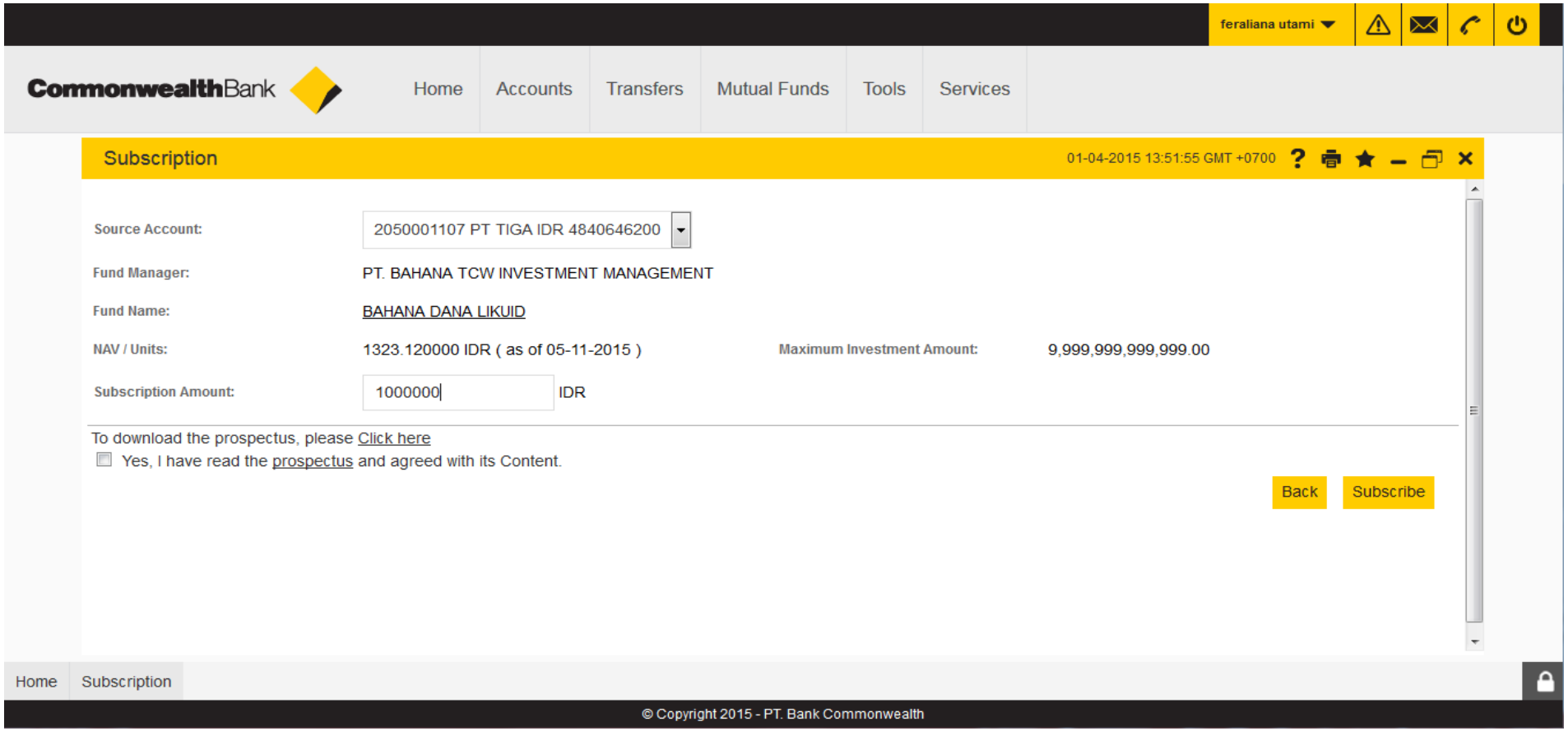
1. Select **Mutual Funds** and then**Subscription**

Subscription Mutual Fund



2. Enter the criteria of fund which would like to purchased
3. Select the fund that wanted to be bought and click **Subscribe**

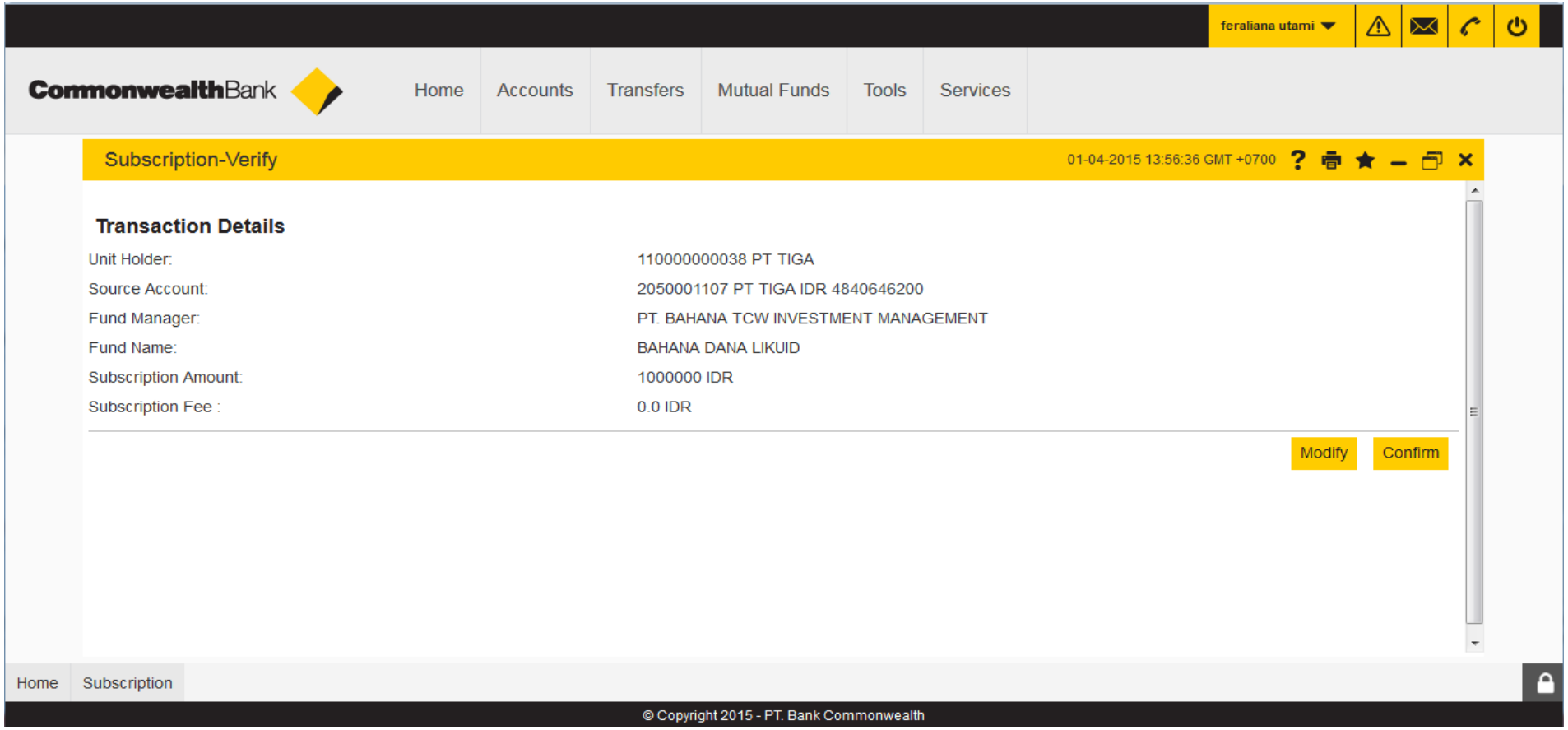
Subscription Mutual Fund



4. Enter the number of purchases on **Subscription Amount**
5. Tick **"Yes, I have read the prospectus and agreed with its content"**
6. Click **"Subscribe"**

CommonwealthBank

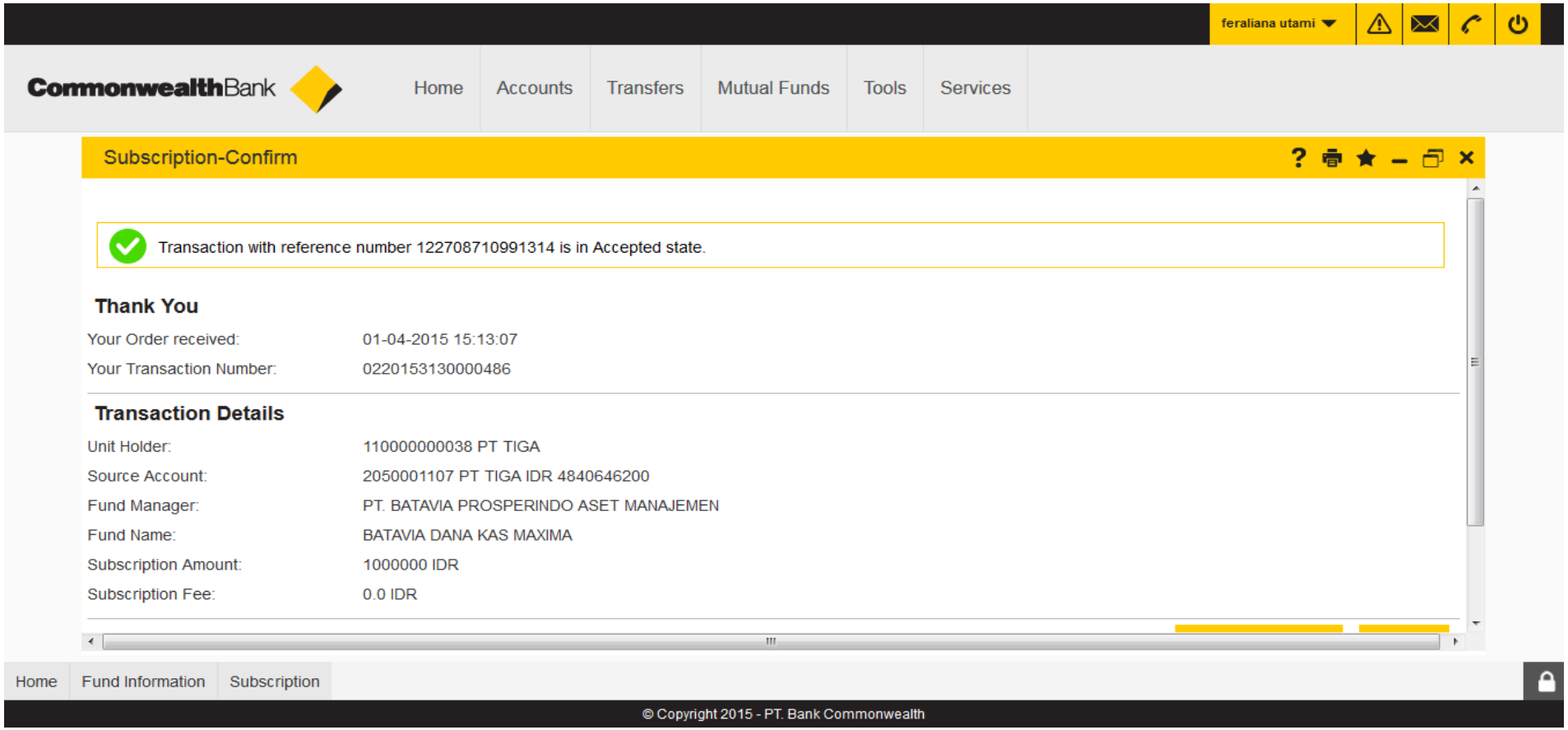
Subscription Mutual Fund



7. Screen will show the verification page
8. Click **"Confirm"**

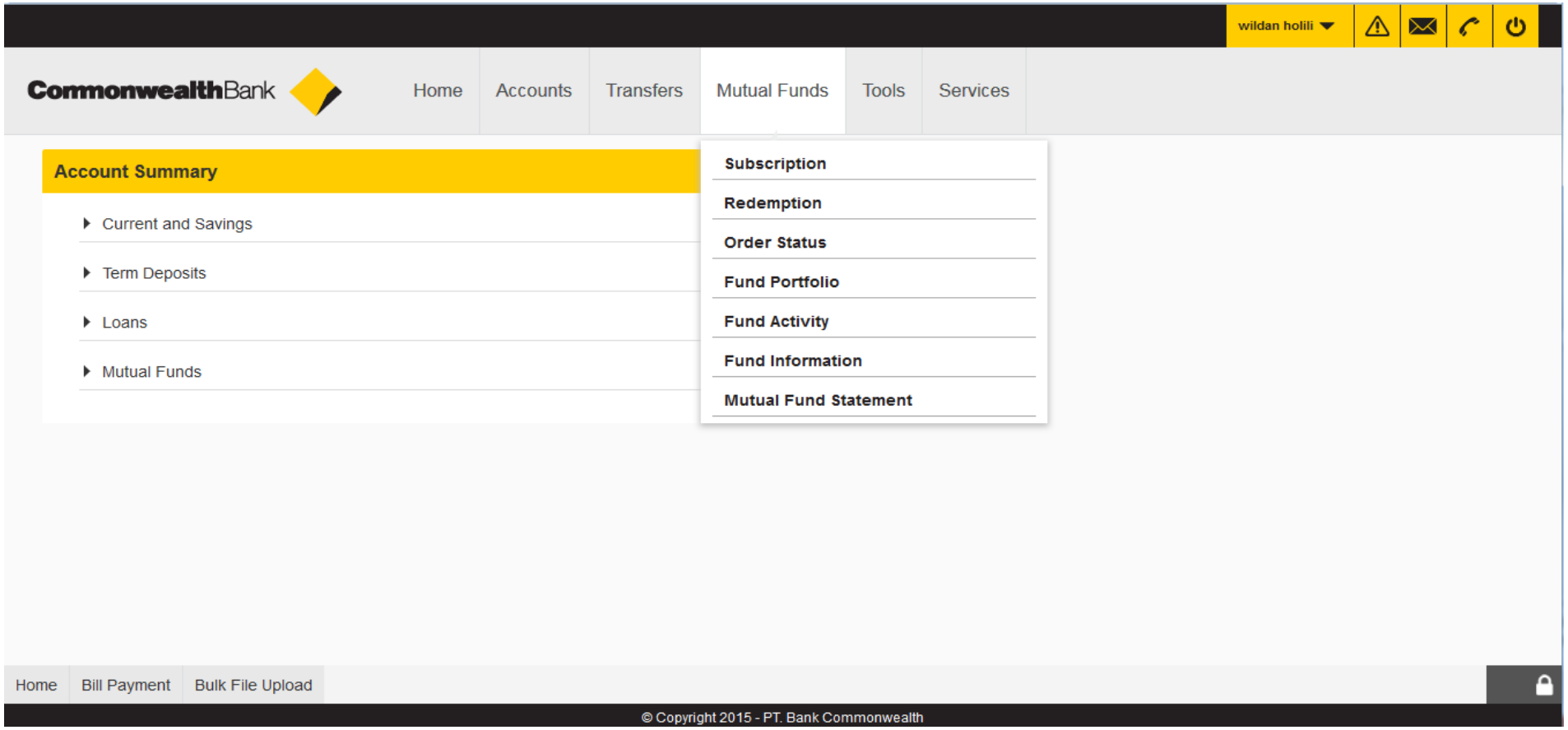
CommonwealthBank

Subscription Mutual Fund



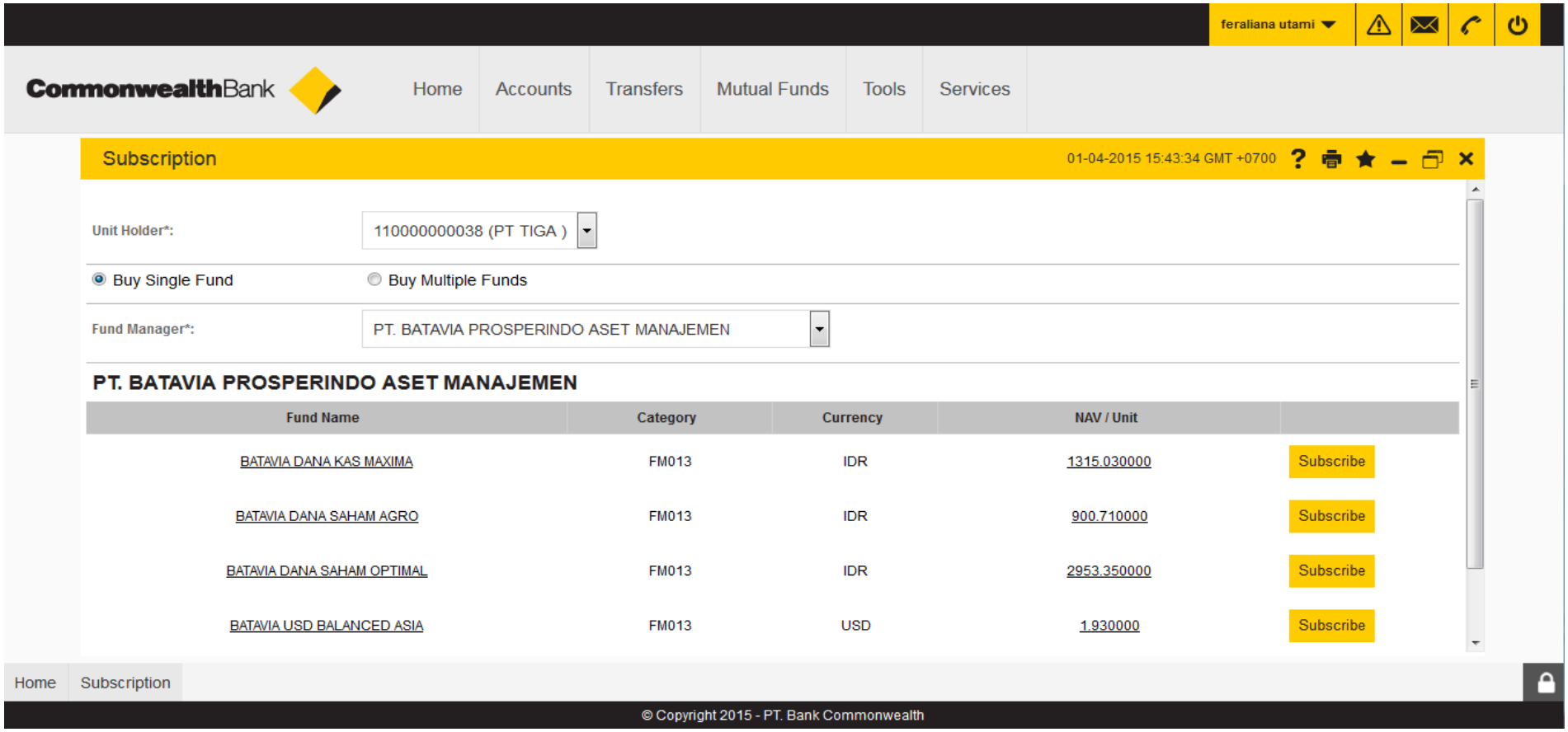
9. Screen will show a notification page of the successful

Subscription Mutual Fund (Auto Invest)



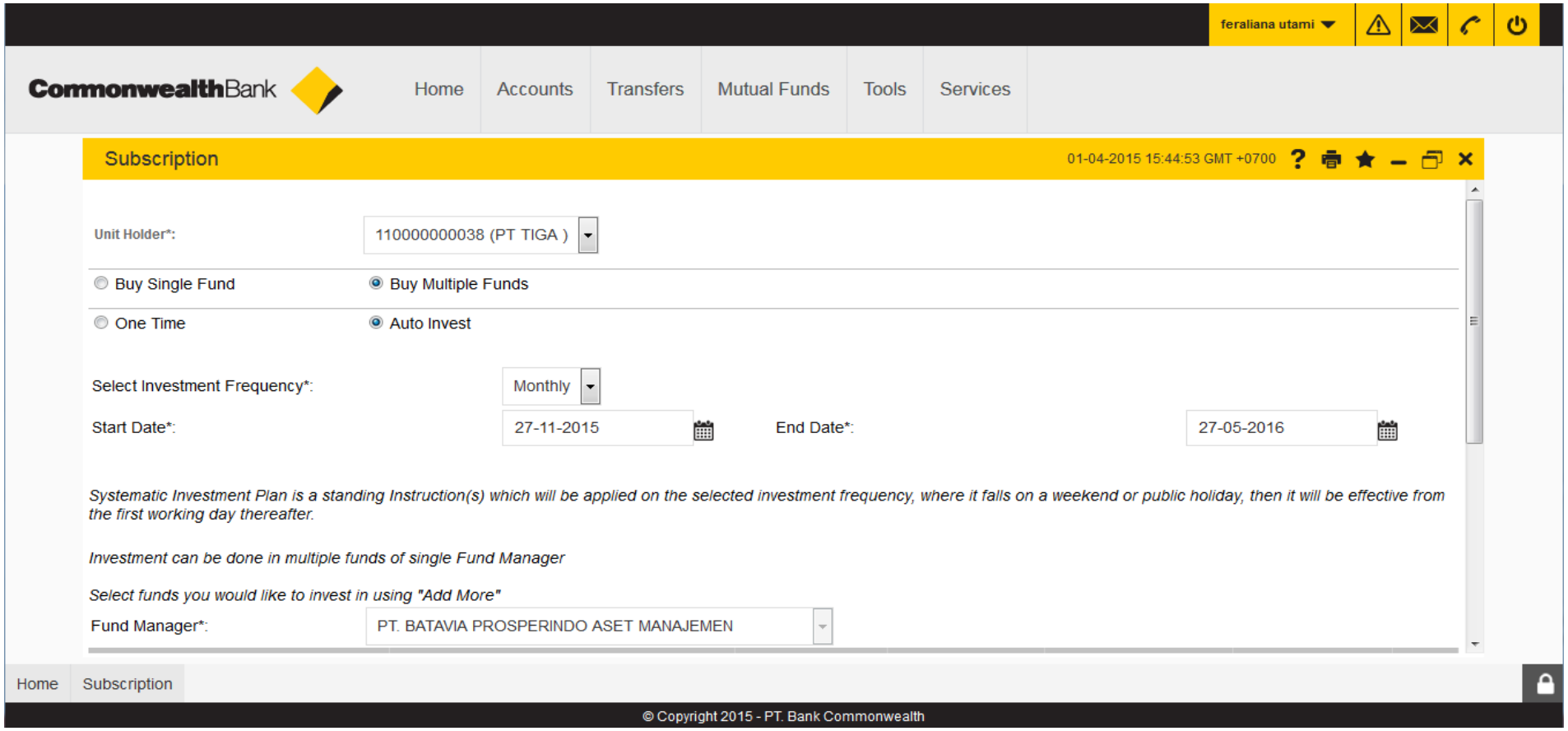
1. Select **Mutual Funds** and then **Subscription**

Subscription Mutual Fund (Auto Invest)



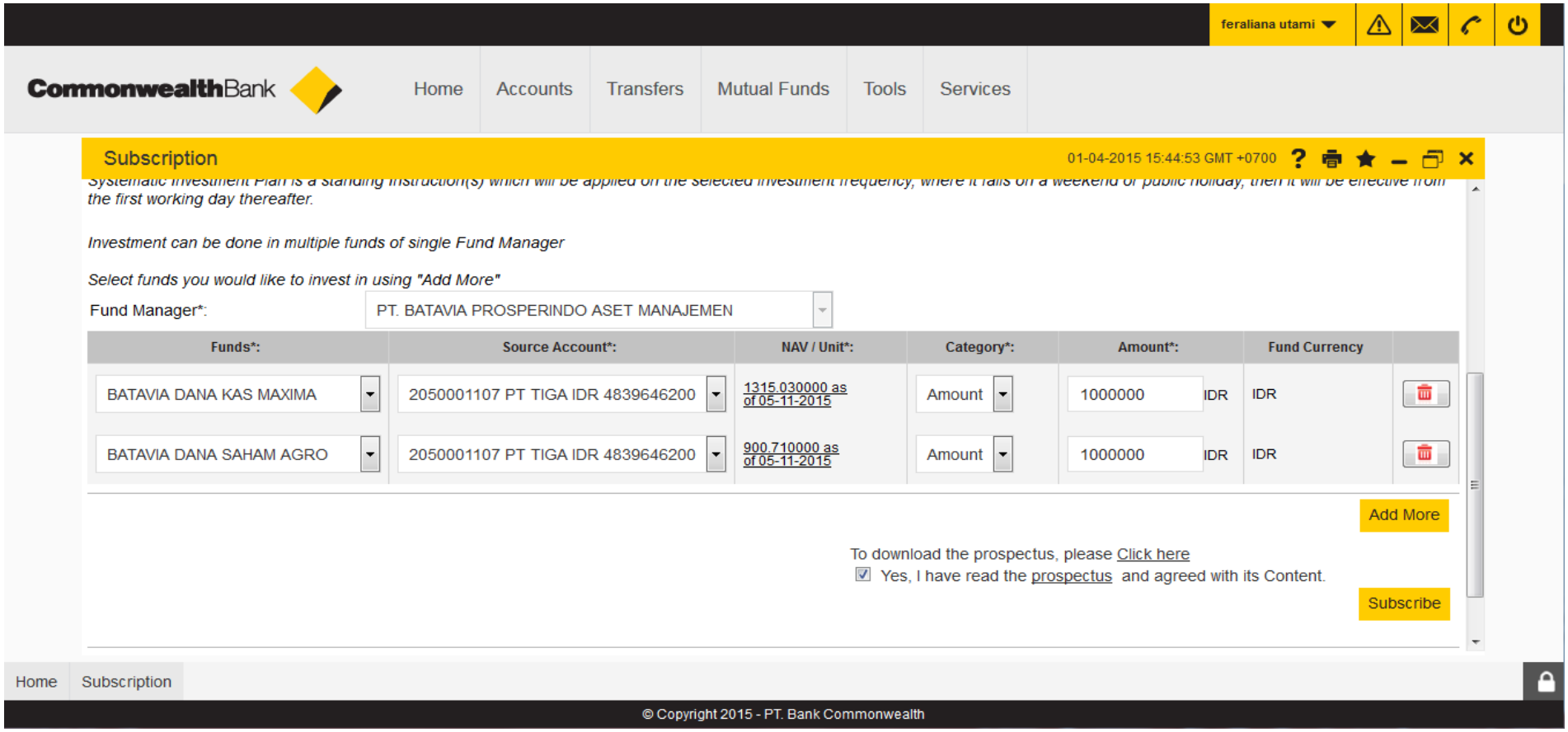
2. Fill the search criteria of fund which would like to purchased
3. Click **Buy Multiple Funds**

Subscription Mutual Fund (Auto Invest)



4. Click **Auto Invest**
5. Fill the investment frequency
6. Fill **Start Date** and **End Date** of Standing Instruction Auto Invest that will be implemented

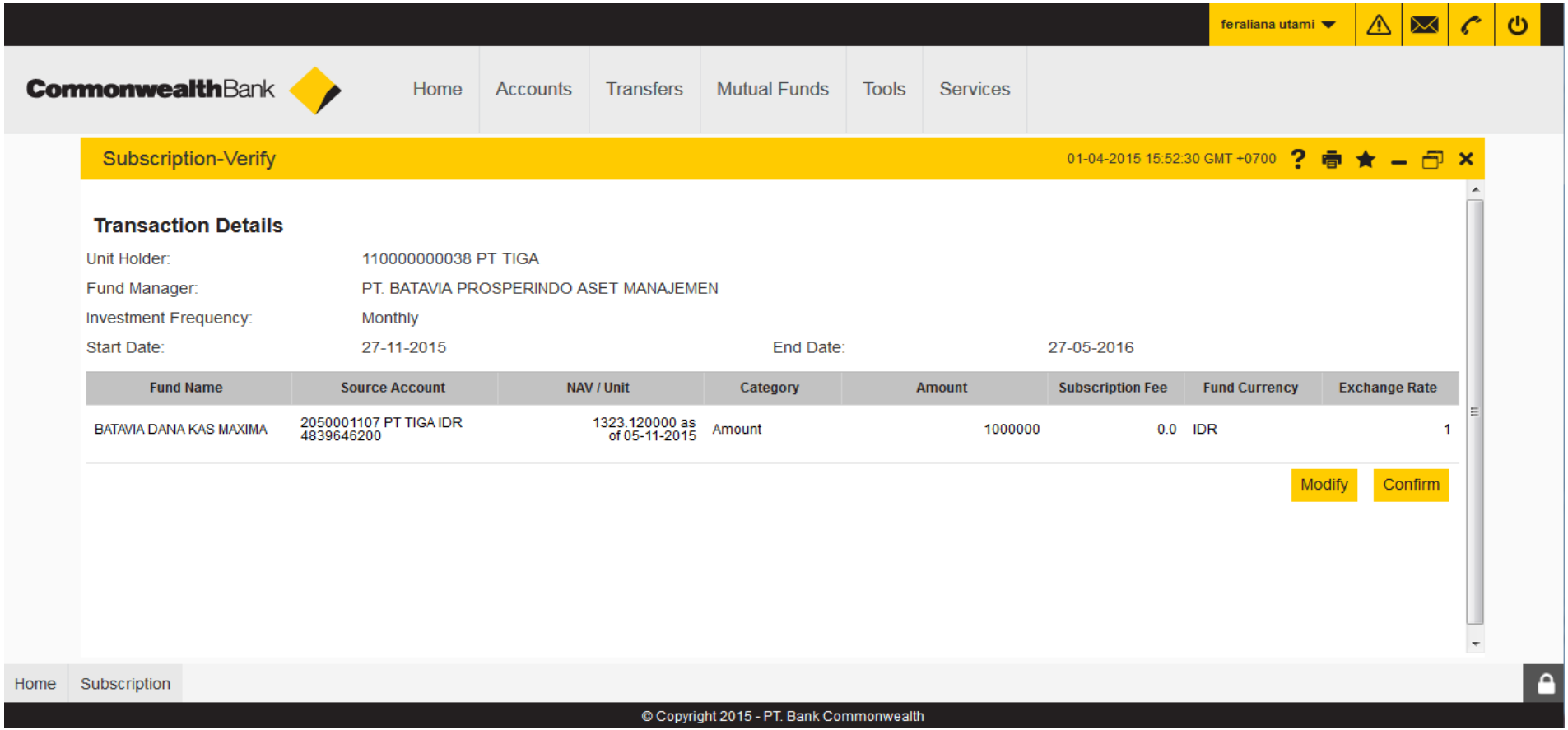
Subscription Mutual Fund (Auto Invest)



7. Select the fund that wanted to be bought by entering the name of fund and amount
8. The customer can purchase a different fund at once by pressing **Add More**
9. Tick **"Yes, I have read the prospectus and agreed with the Content"**
10. Click **Subscribe**

CommonwealthBank

Subscription Mutual Fund (Auto Invest)


feraliana utami
CommonwealthBank
Home
Accounts
Transfers
Mutual Funds
Tools
Services
Subscription-Verify
01-04-2015 15:52:30 GMT +0700
Transaction Details
Unit Holder: 110000000038 PT TIGA
Fund Manager: PT. BATAVIA PROSPERINDO ASET MANAJEMEN
Investment Frequency: Monthly
Start Date: 27-11-2015
End Date: 27-05-2016
Fund Name | Source Account | NAV / Unit | Category | Amount | Subscription Fee | Fund Currency | Exchange Rate
BATAVIA DANA KAS MAXIMA | 2050001107 PT TIGA IDR 4839646200 | 1323.120000 as of 05-11-2015 | Amount | 1000000 | 0.0 | IDR | 1
Modify
Confirm
Home
Subscription
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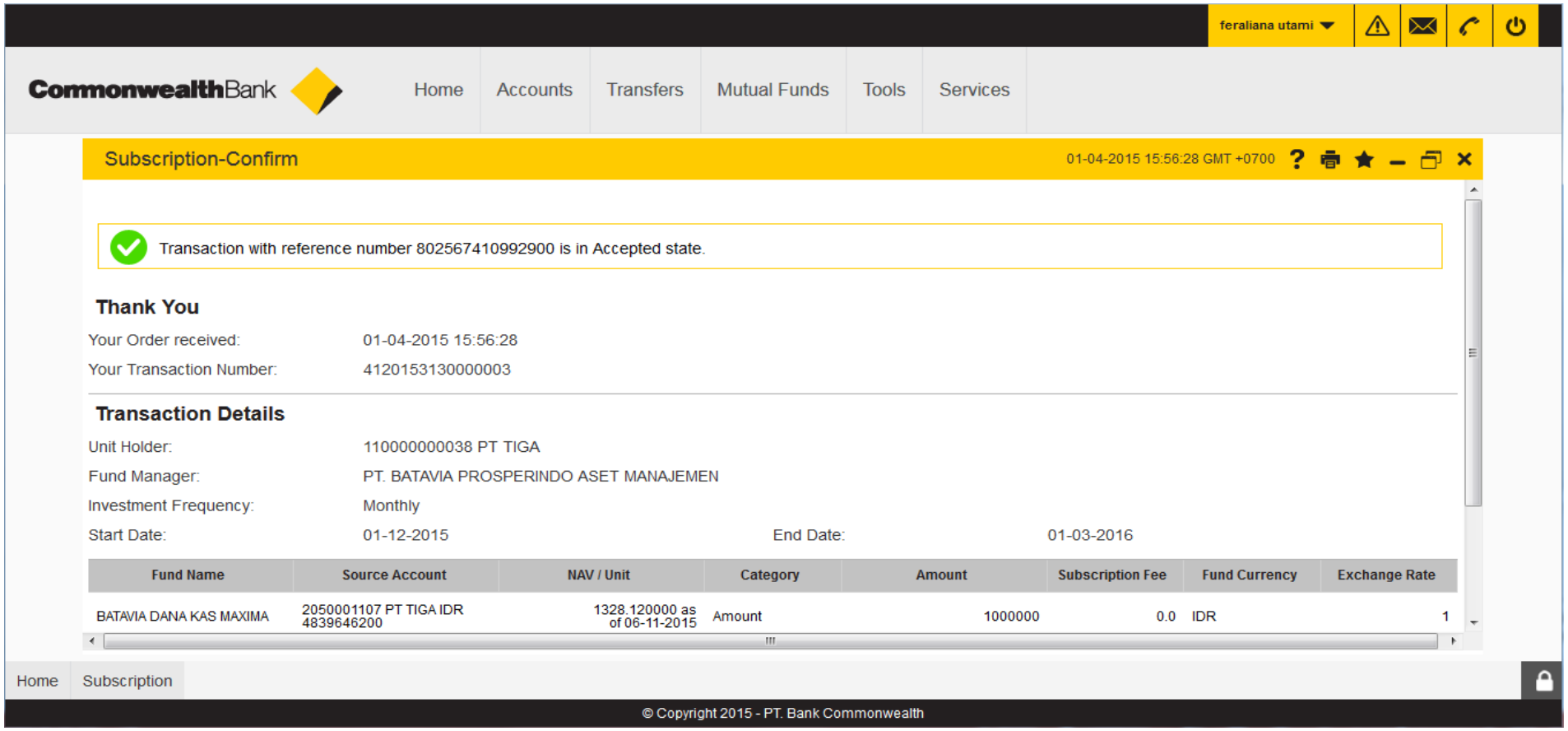
11. Screen will show the confirmation page, klik **Confirm** to continue or **Modify** to change the details

CommonwealthBank

Subscription Mutual Fund (Auto Invest)


feraliana utami
CommonwealthBank
Home
Accounts
Transfers
Mutual Funds
Tools
Services
Subscription-Confirm
01-04-2015 15:56:28 GMT +0700
Transaction with reference number 802567410992900 is in Accepted state.
Thank You
Your Order received: 01-04-2015 15:56:28
Your Transaction Number: 4120153130000003
Transaction Details
Unit Holder: 110000000038 PT TIGA
Fund Manager: PT. BATAVIA PROSPERINDO ASET MANAJEMEN
Investment Frequency: Monthly
Start Date: 01-12-2015
End Date: 01-03-2016
Fund Name | Source Account | NAV / Unit | Category | Amount | Subscription Fee | Fund Currency | Exchange Rate
BATAVIA DANA KAS MAXIMA | 2050001107 PT TIGA IDR 4839646200 | 1328.120000 as of 06-11-2015 | Amount | 1000000 | 0.0 | IDR | 1
Home
Subscription
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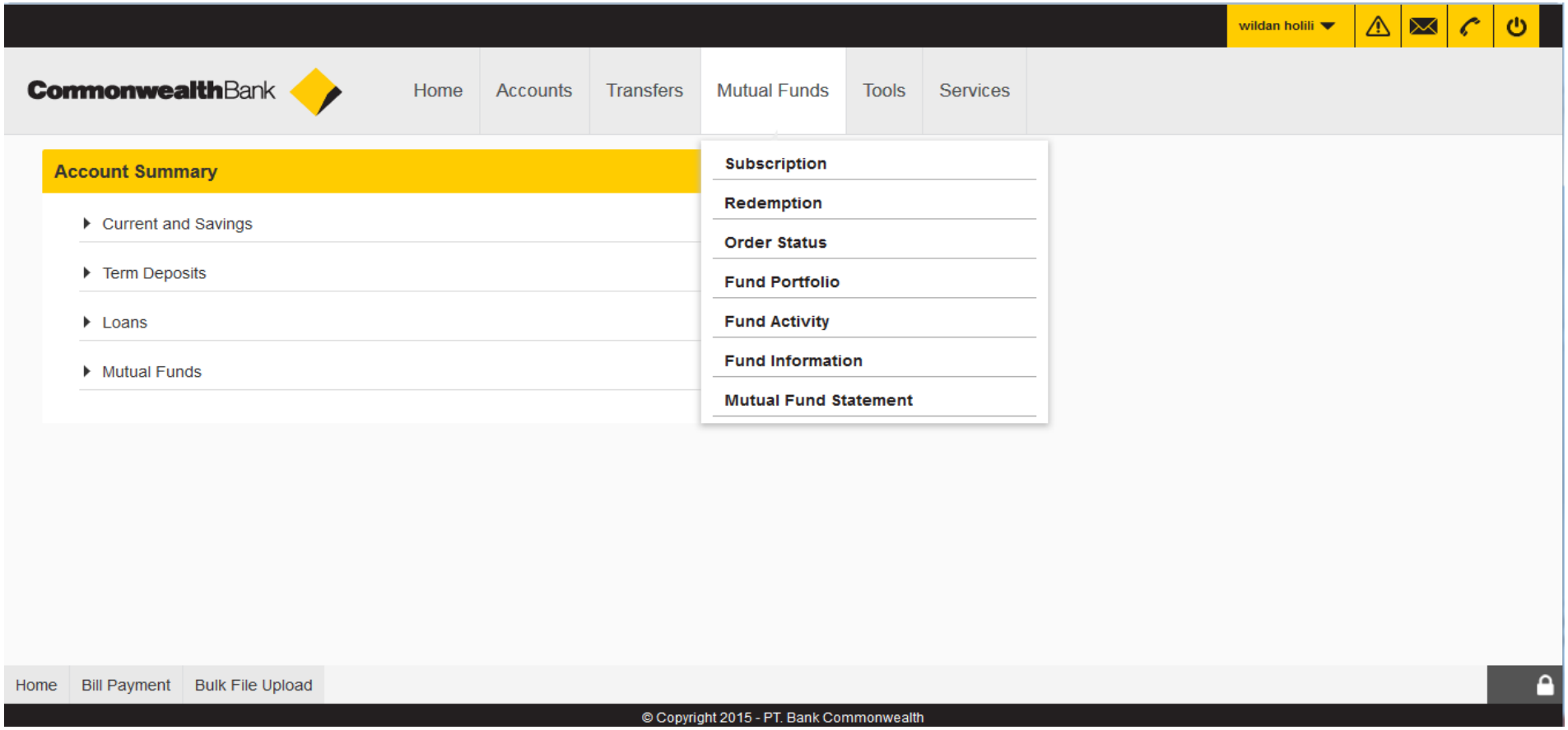
12. Screen will show a confirmation page transaction successfully implemented

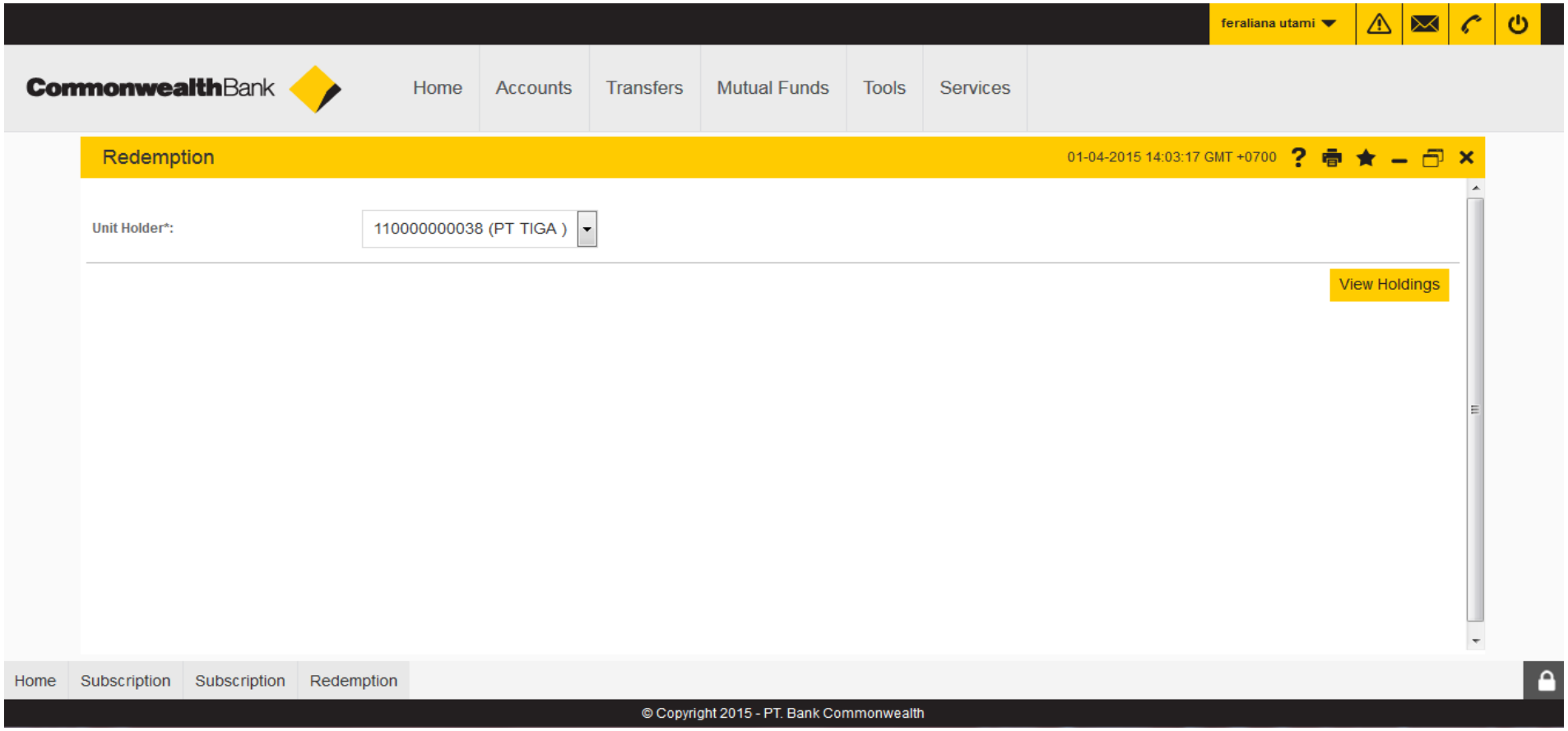
CommonwealthBank

Redemption Mutual Fund



1. Select **Mutual Funds** and then **Redemption**

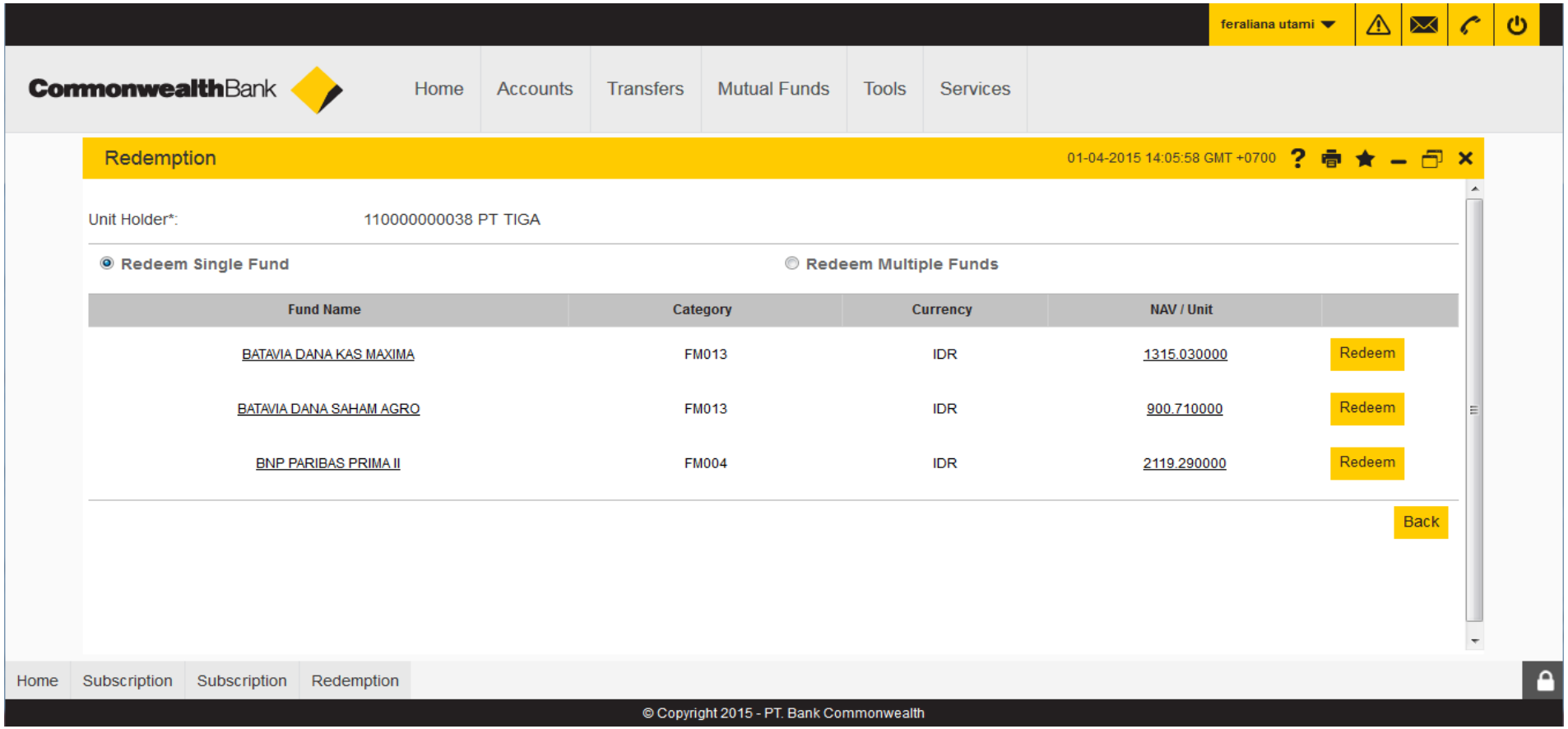
Redemption Mutual Fund



2. Select unit holder
3. Click **“View holding”**

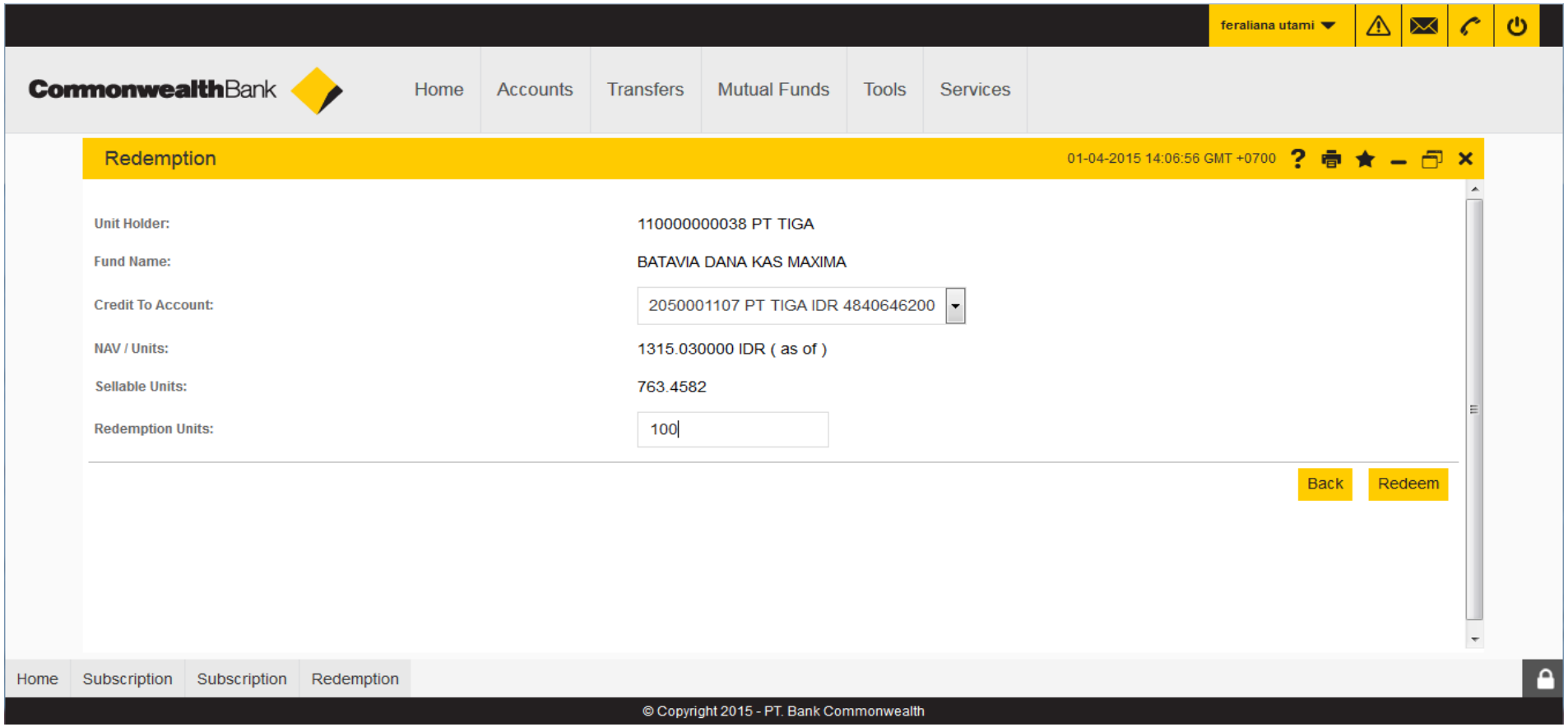
CommonwealthBank

Redemption Mutual Fund



4. Click the "Redeem" on the fund that would be redeem

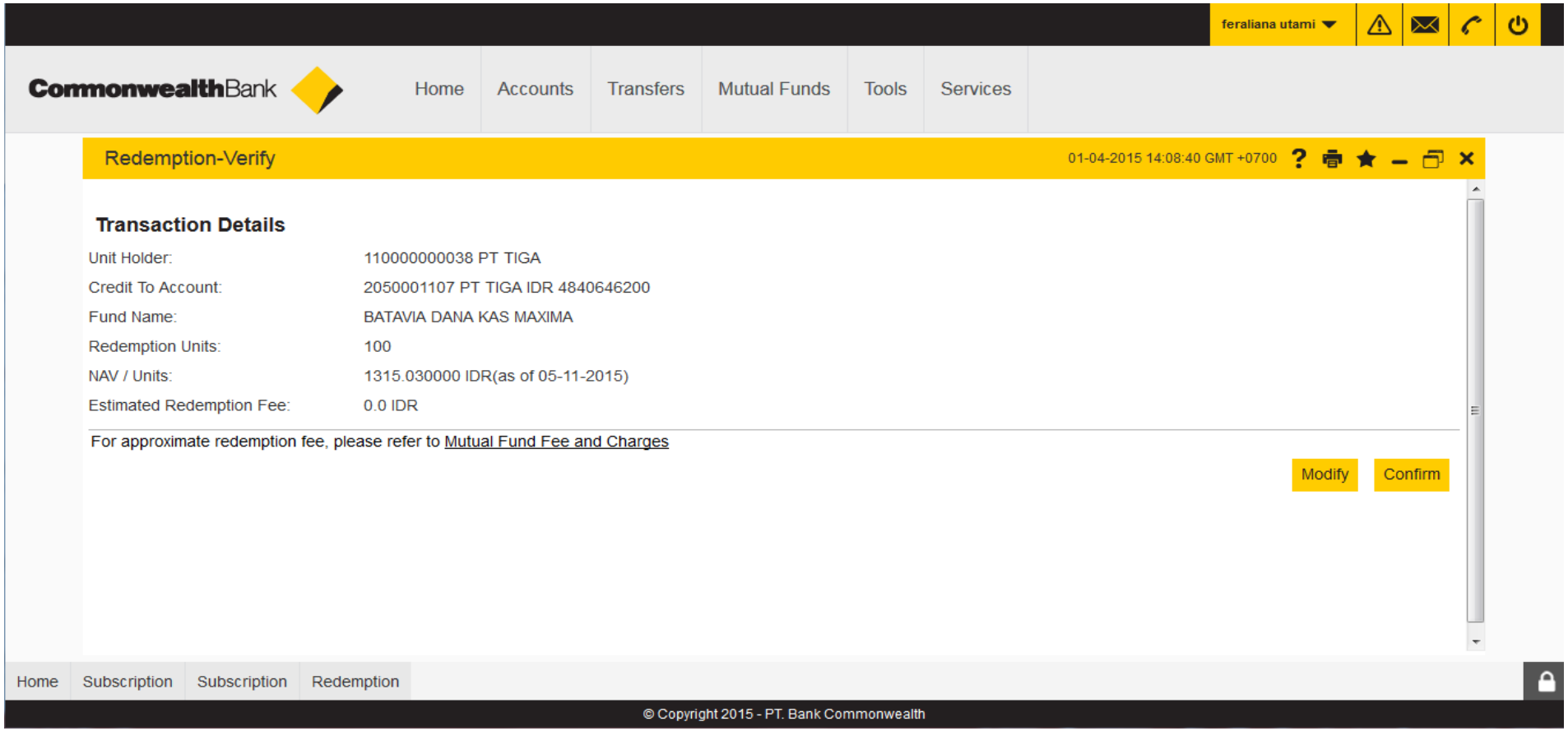
Redemption Mutual Fund



5. Select the credit account number and fill the fund units that would be redeem
6. Click **"Redeem"**

CommonwealthBank

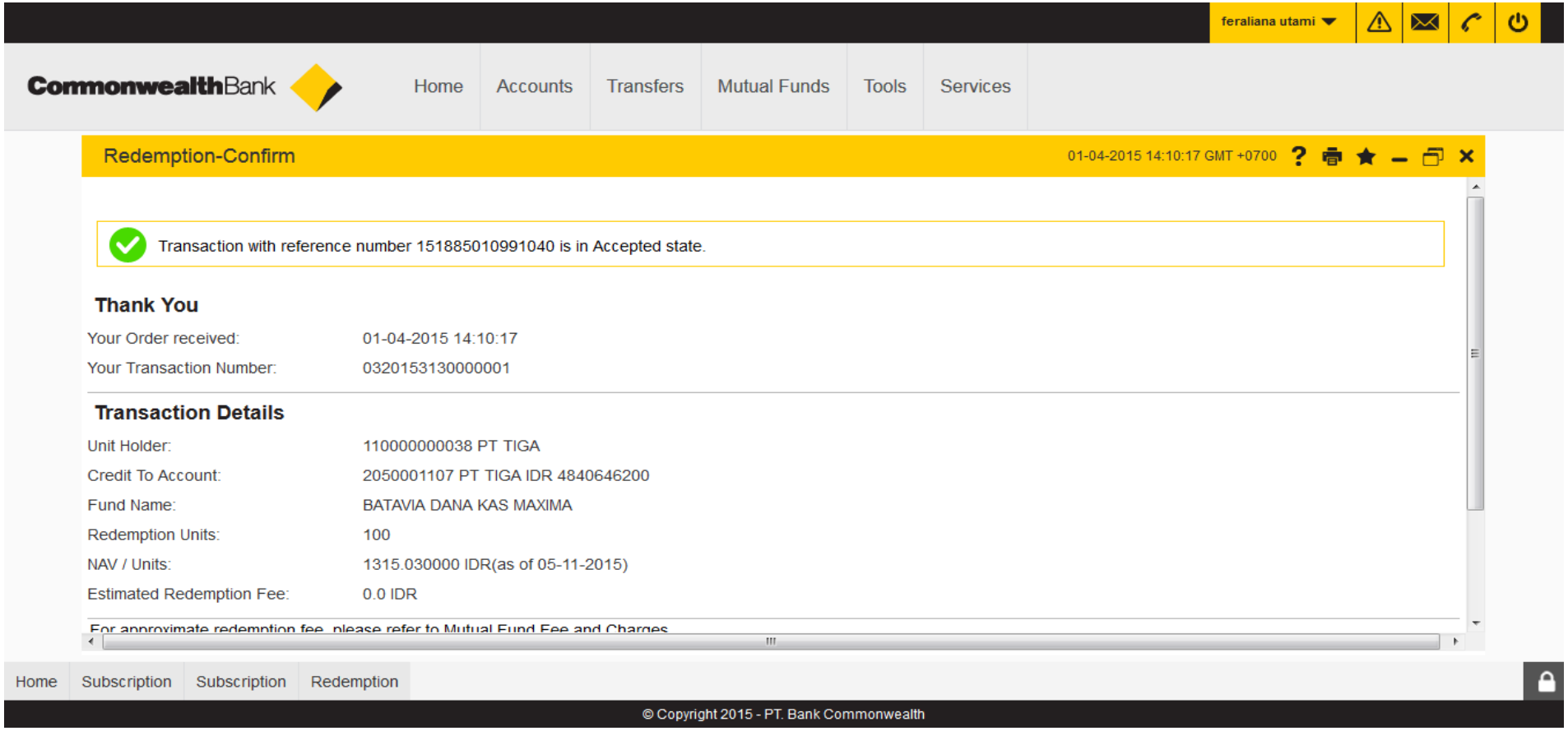
Redemption Mutual Fund



7. Screen will show the confirmation page
8. Click **confirm** to continue or Modify to change the details

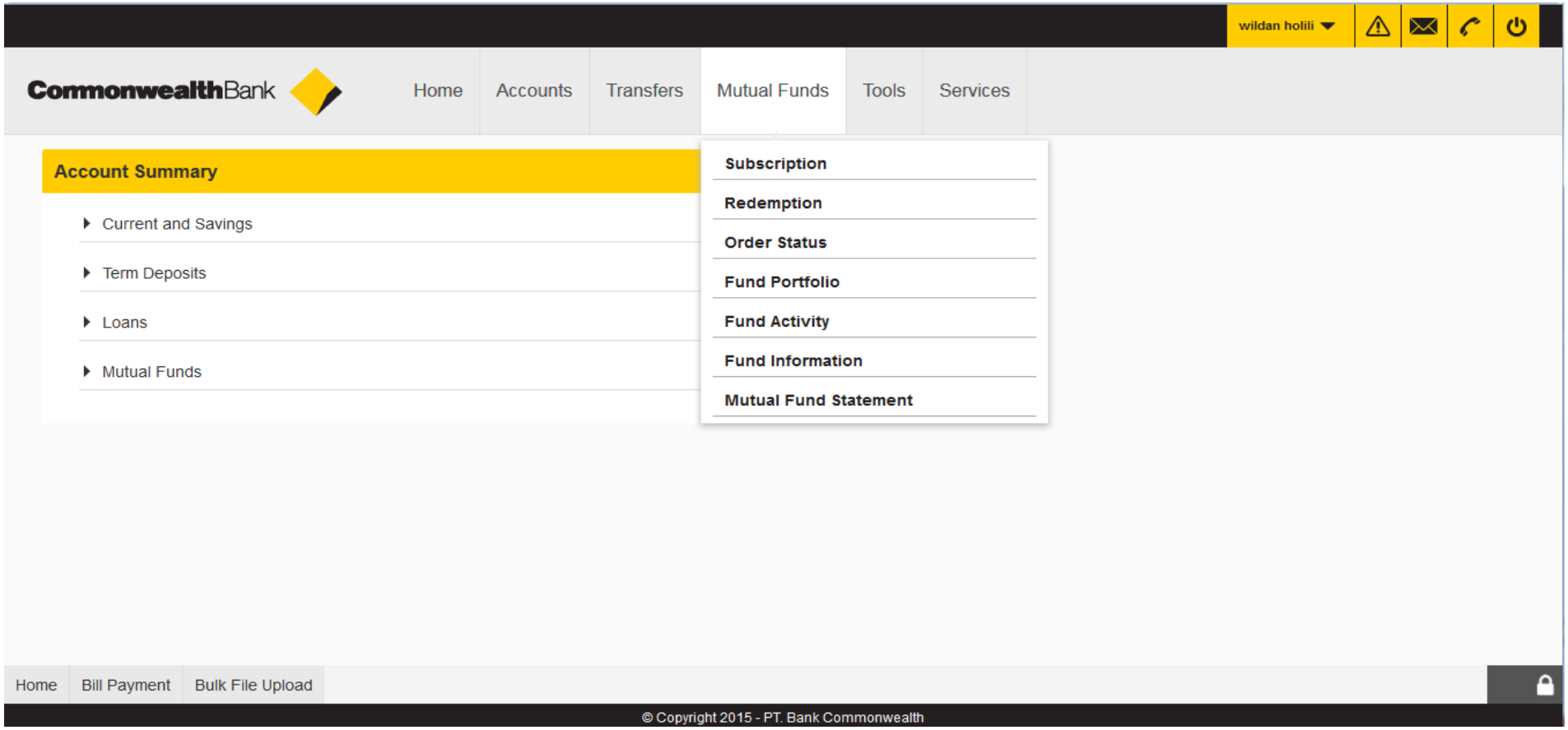
CommonwealthBank

Redemption Mutual Fund



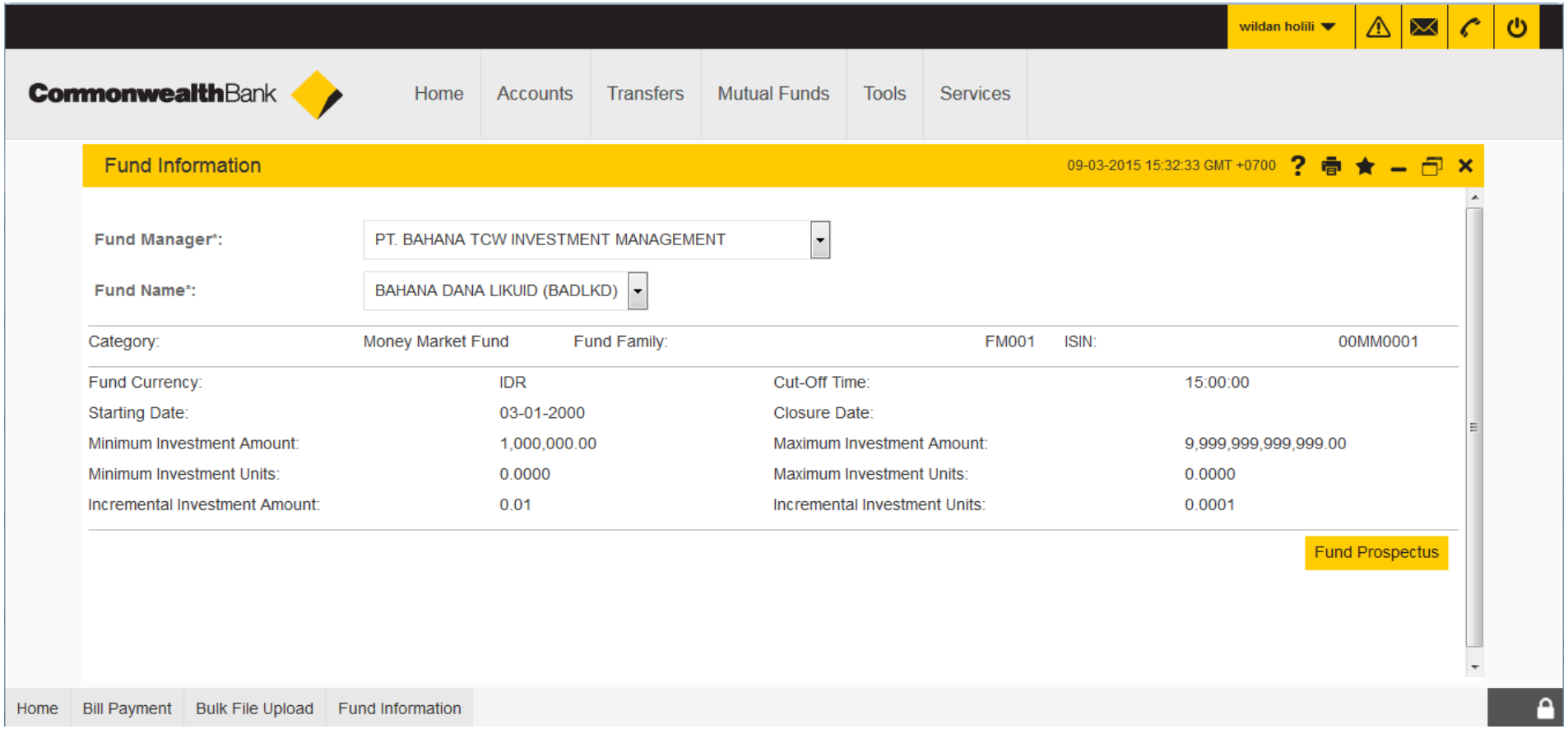
9. Screen will show a confirmation page transaction successfully implemented

View Mutual Fund



1. Select **Mutual Funds** and then **Fund Information**

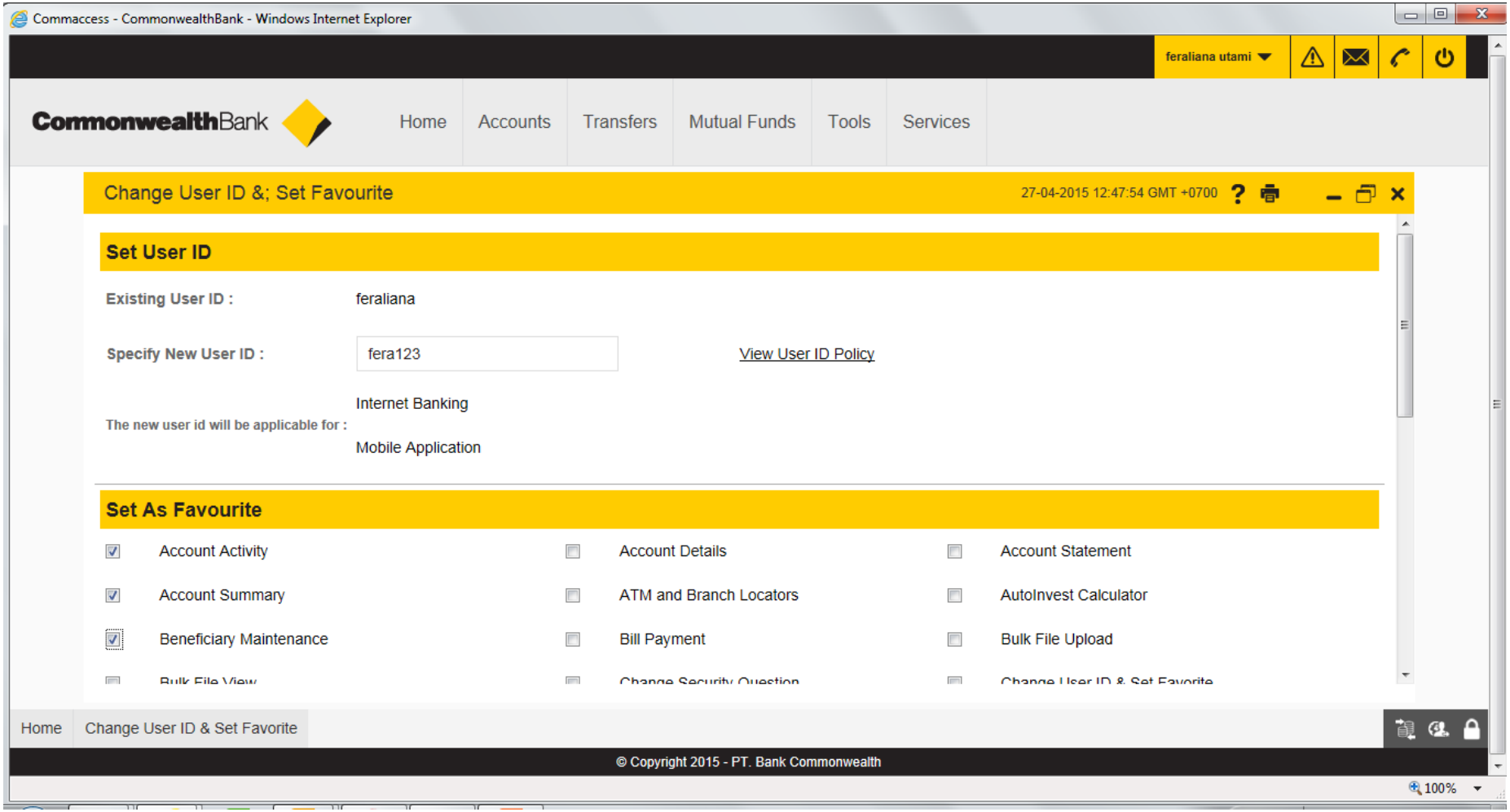
View Mutual Fund



2. Select **Fund Manager**
3. Select **Fund Name**
4. Click **Find Prospectus**

SERVICES

Services



1. Select **Services** and then **My Profile – Change User ID & Set Favorite**
2. Isi User ID baru yang diinginkan **pada Specify New User ID**
3. Select **Set as Favourite** (favorite transactions)
4. Click **Set Preference**

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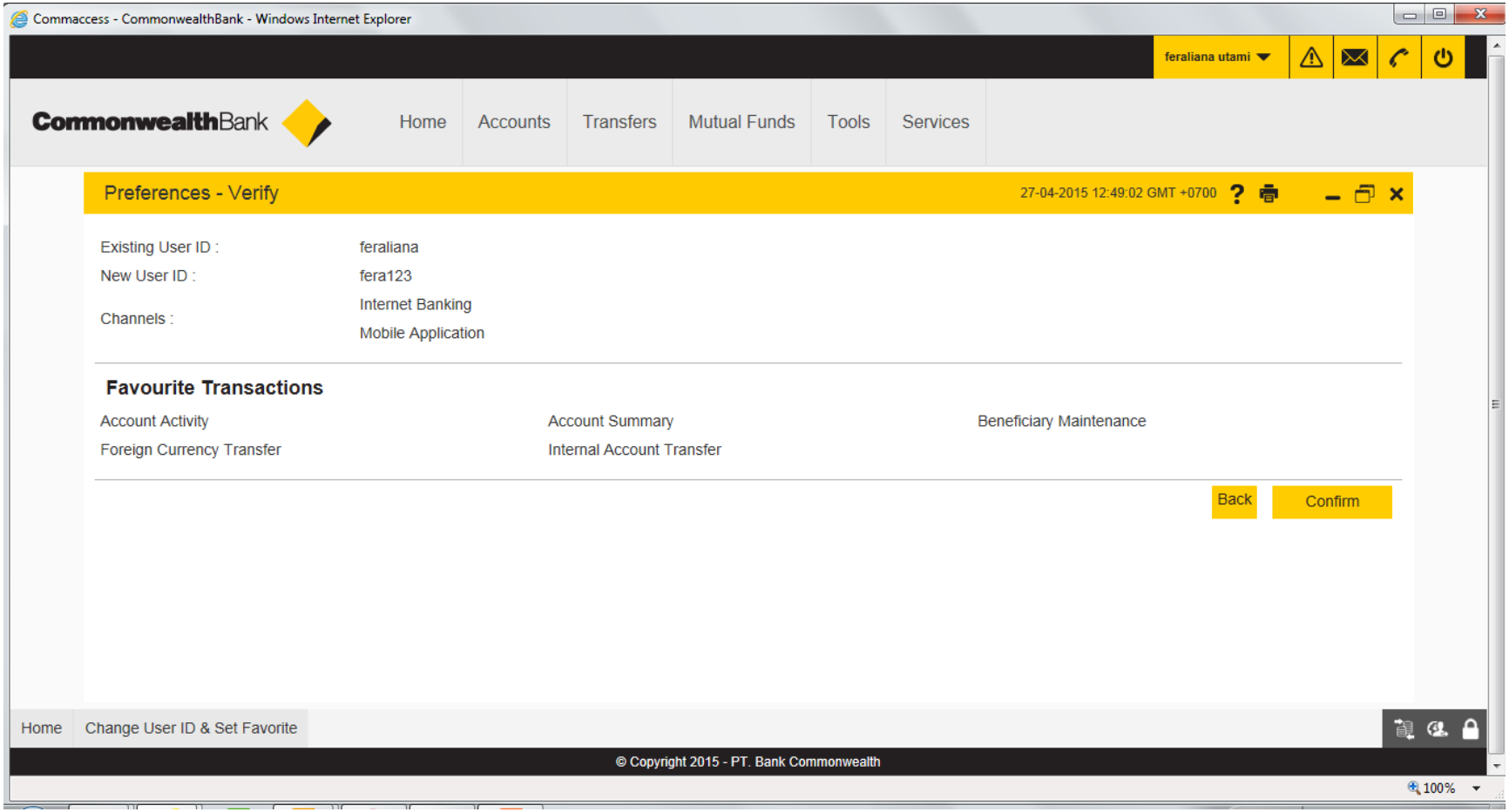
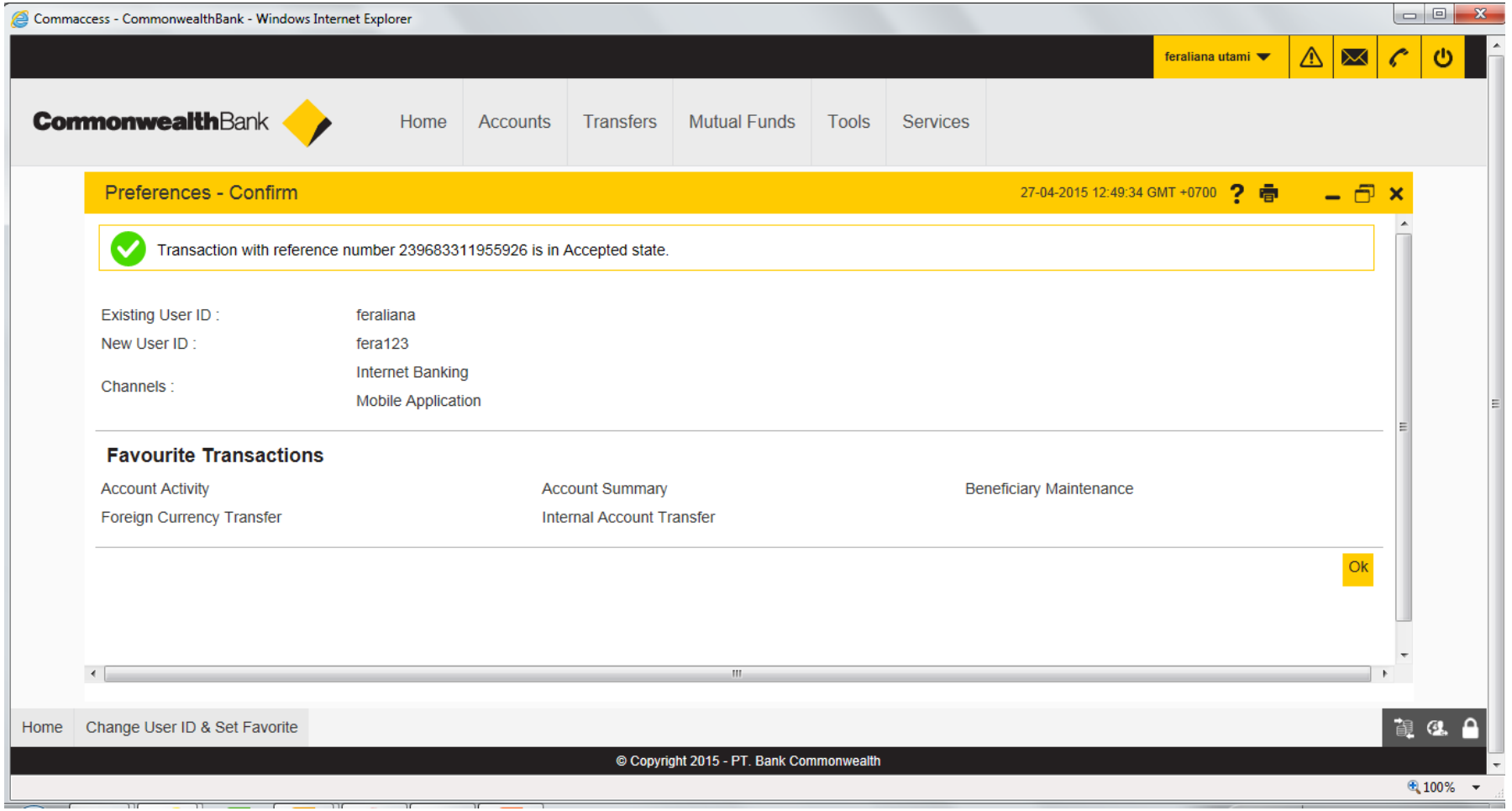
Services - Layanan Lainnya



5. Verify the new user ID and the chosen favorite menu transaction
6. Klik **Confirm** to continue or Back to see previous page

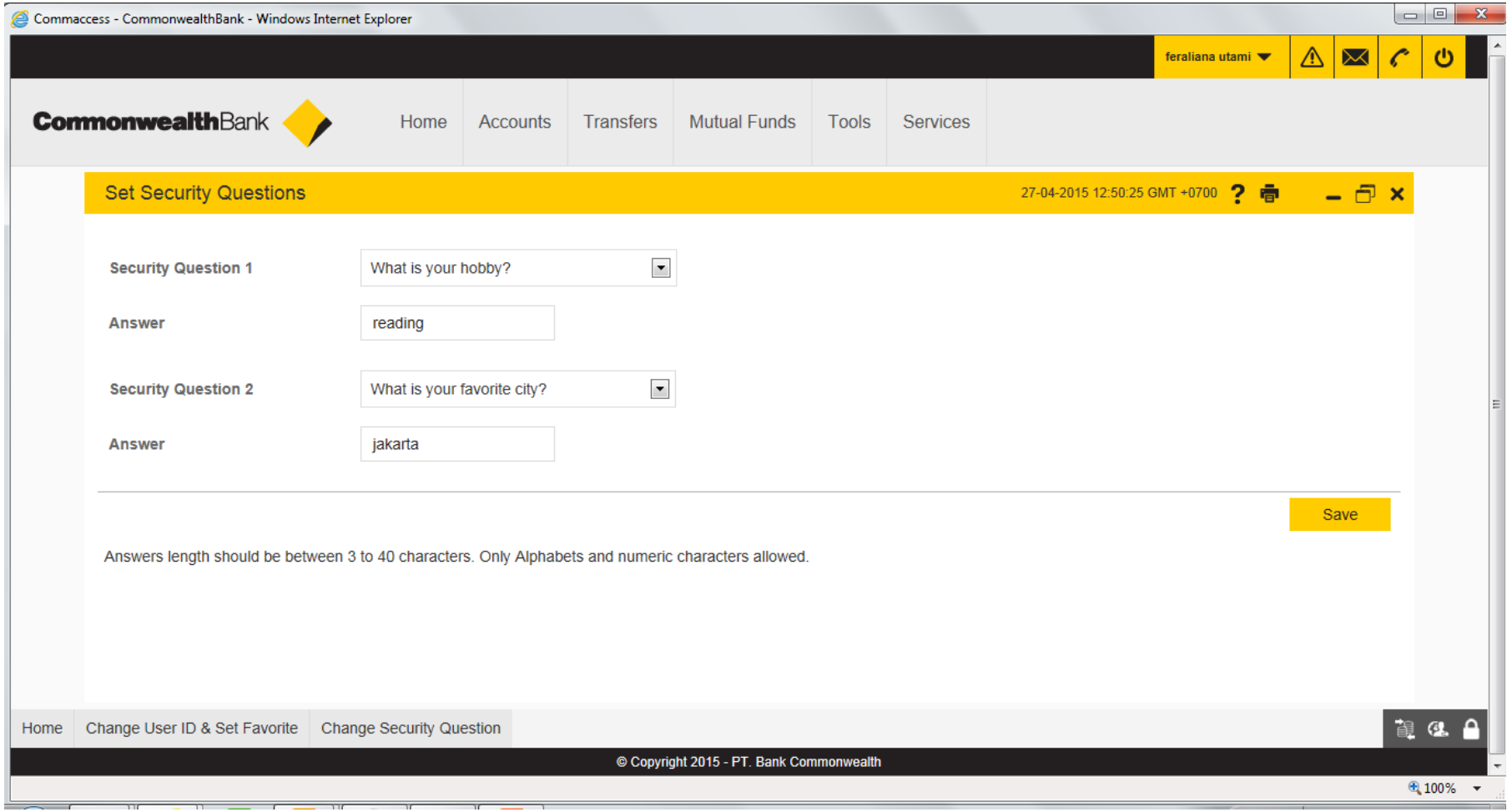
Services - Layanan Lainnya



7. The Change of user ID has been successfully done
8. Click **OK**
9. For next please use the new user ID to Login

CommonwealthBank

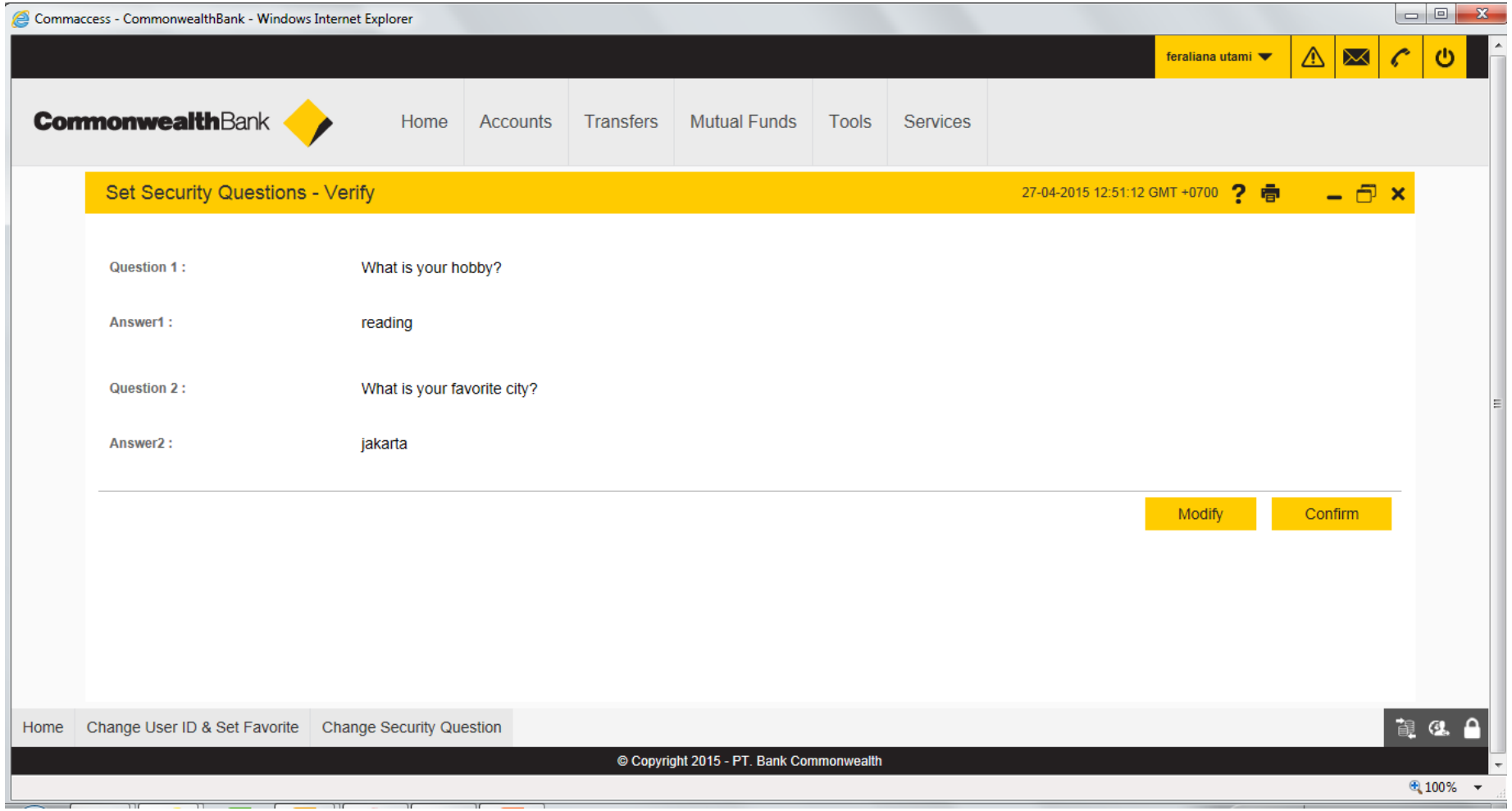
My Profile – Change Security Question



1. Select **Services** and then **My Profile – Change Security Question**
2. Select **Security Question 1**
3. Set your answer
4. Select **Security Question 2**
5. Set your answer, and then click **Save**

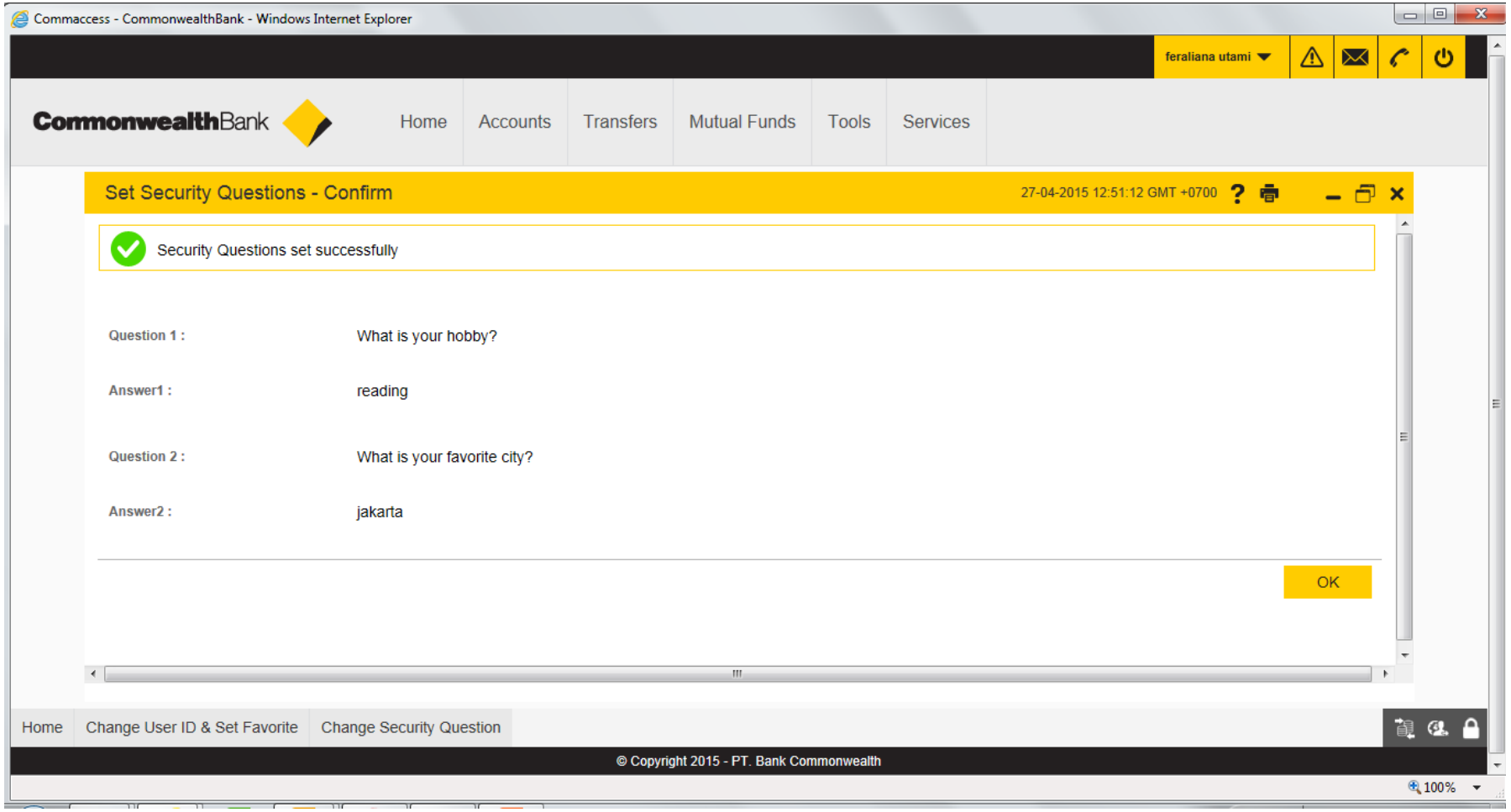
CommonwealthBank

My Profile – Change Security Question



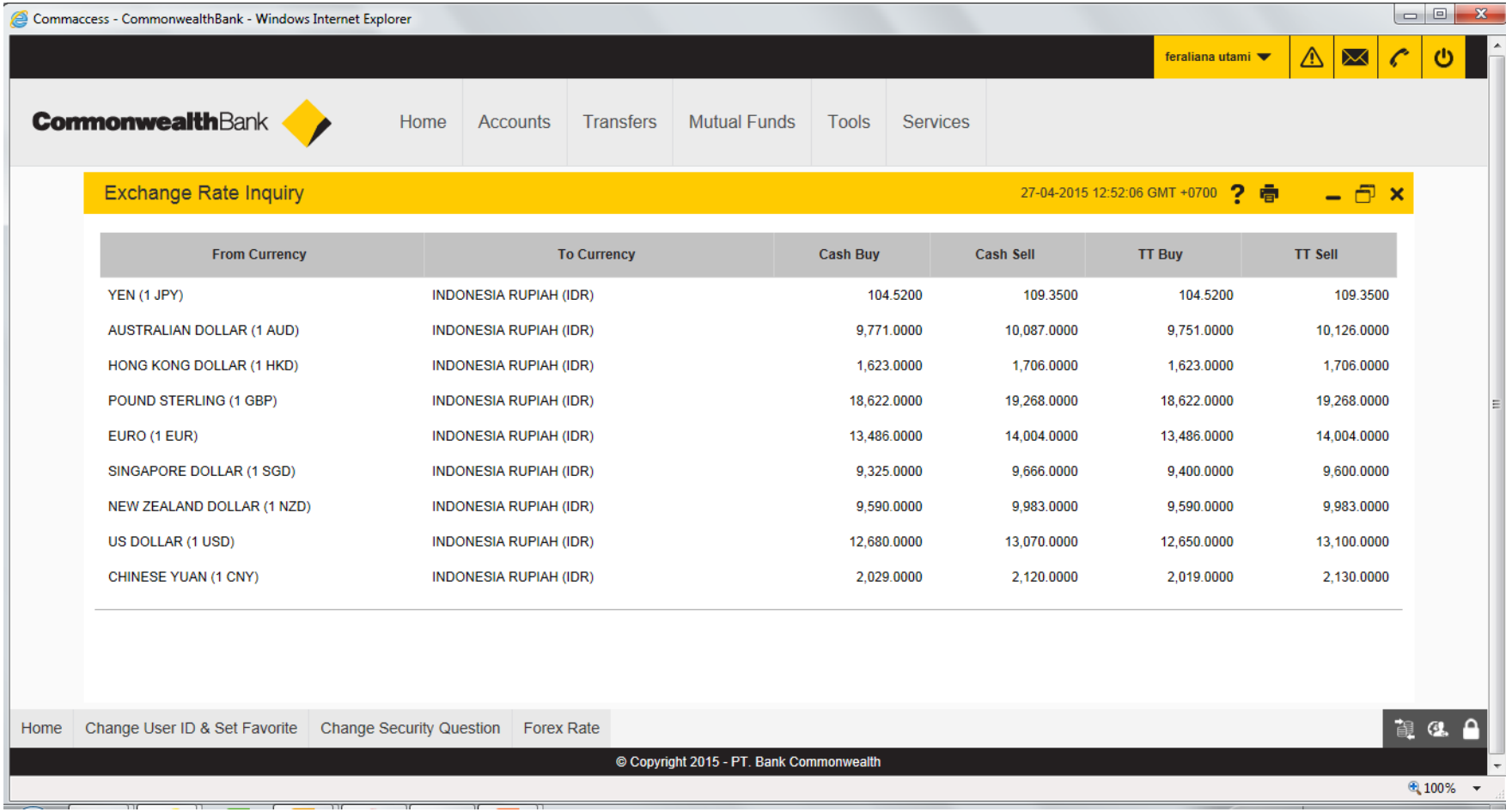
6. Verify your change of Security Questions
7. Click **Confirm** continue or **Modify** to change the details

My Profile – Change Security Question



8. Your Security Questions have successfully modified, click **OK** to end the process.

Exchange Rate Inquiry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Mutual Funds
Tools
Services
Exchange Rate Inquiry
27-04-2015 12:52:06 GMT +0700
From Currency | To Currency | Cash Buy | Cash Sell | TT Buy | TT Sell
YEN (1 JPY) | INDONESIA RUPIAH (IDR) | 104.5200 | 109.3500 | 104.5200 | 109.3500
AUSTRALIAN DOLLAR (1 AUD) | INDONESIA RUPIAH (IDR) | 9,771.0000 | 10,087.0000 | 9,751.0000 | 10,126.0000
HONG KONG DOLLAR (1 HKD) | INDONESIA RUPIAH (IDR) | 1,623.0000 | 1,706.0000 | 1,623.0000 | 1,706.0000
POUND STERLING (1 GBP) | INDONESIA RUPIAH (IDR) | 18,622.0000 | 19,268.0000 | 18,622.0000 | 19,268.0000
EURO (1 EUR) | INDONESIA RUPIAH (IDR) | 13,486.0000 | 14,004.0000 | 13,486.0000 | 14,004.0000
SINGAPORE DOLLAR (1 SGD) | INDONESIA RUPIAH (IDR) | 9,325.0000 | 9,666.0000 | 9,400.0000 | 9,600.0000
NEW ZEALAND DOLLAR (1 NZD) | INDONESIA RUPIAH (IDR) | 9,590.0000 | 9,983.0000 | 9,590.0000 | 9,983.0000
US DOLLAR (1 USD) | INDONESIA RUPIAH (IDR) | 12,680.0000 | 13,070.0000 | 12,650.0000 | 13,100.0000
CHINESE YUAN (1 CNY) | INDONESIA RUPIAH (IDR) | 2,029.0000 | 2,120.0000 | 2,019.0000 | 2,130.0000
Home
Change User ID & Set Favorite
Change Security Question
Forex Rate
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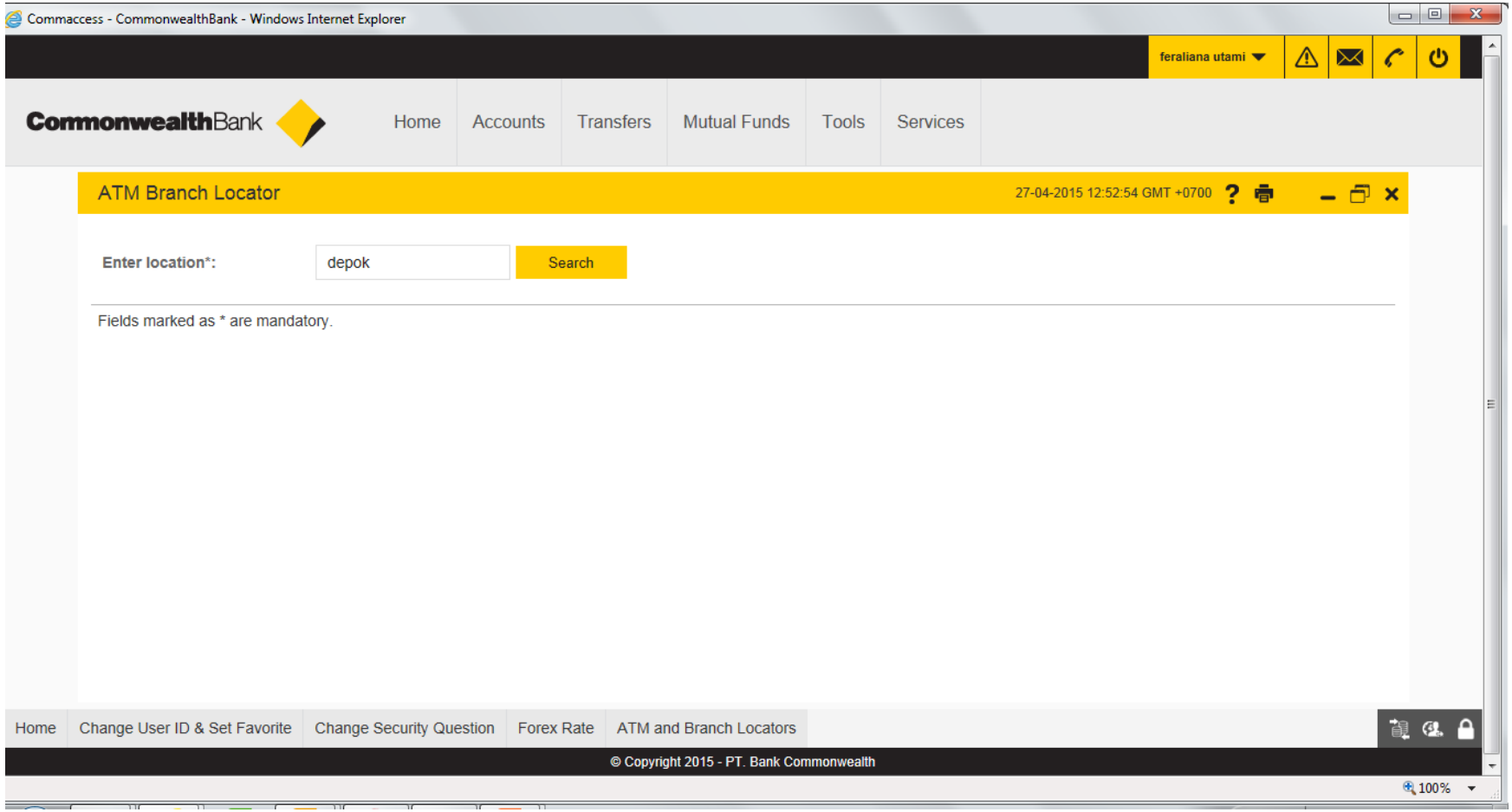
100%

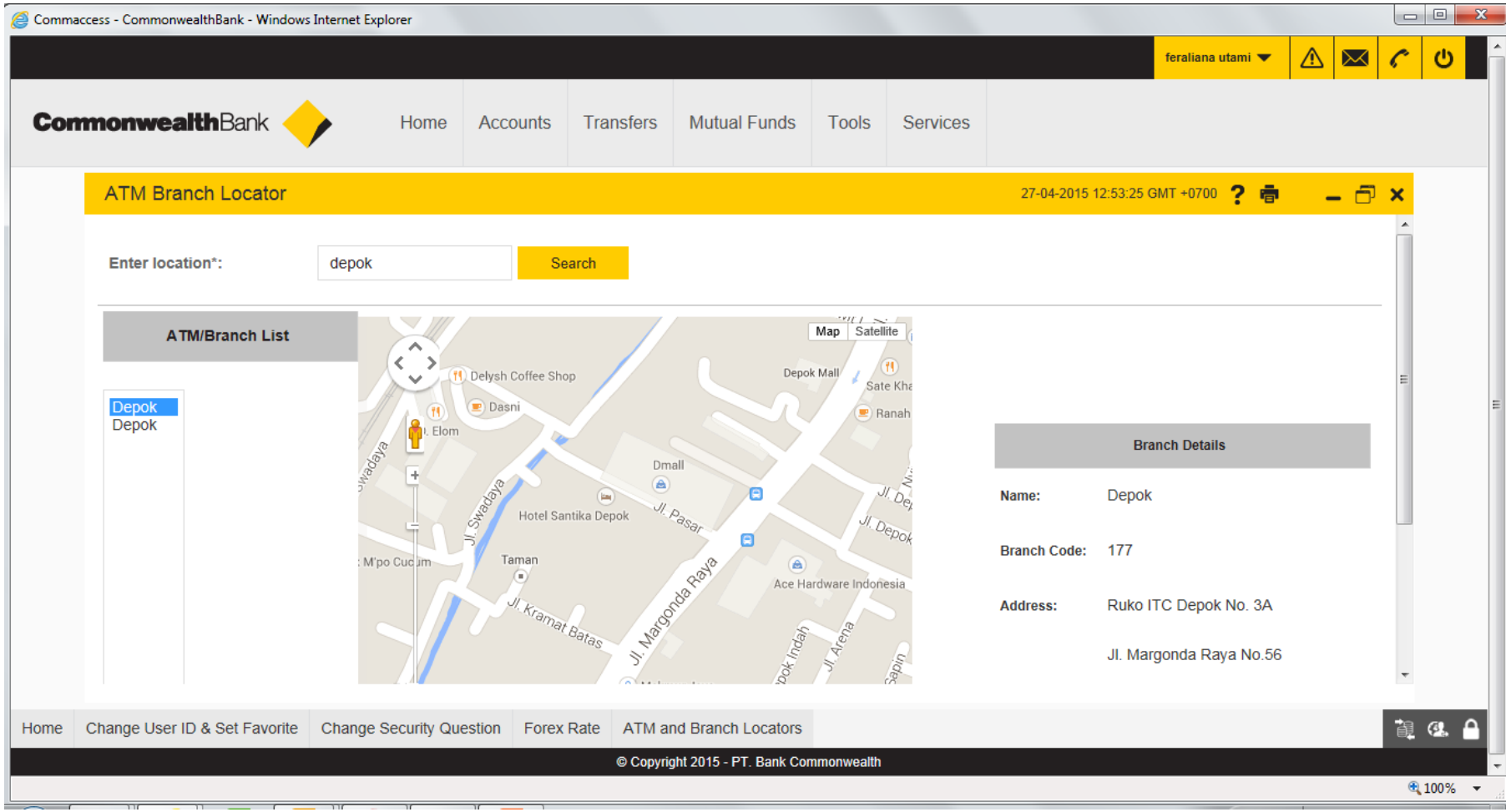
1. Shows the update Rate Currency.

ATM Branch Locator



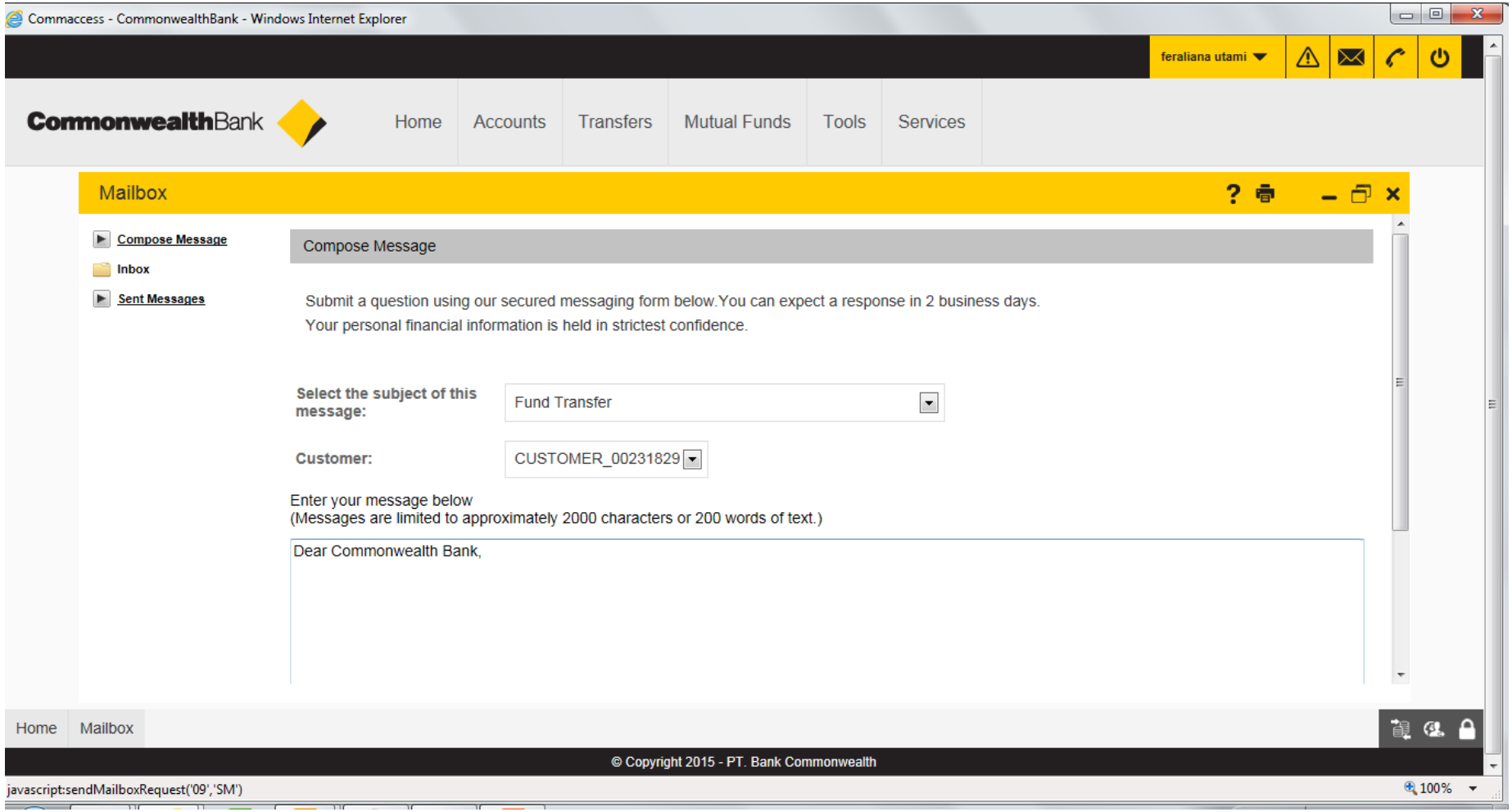
1. Specify the ATM or branch location that you want to know on **Enter Location** field
2. Click **search**

ATM Branch Locator



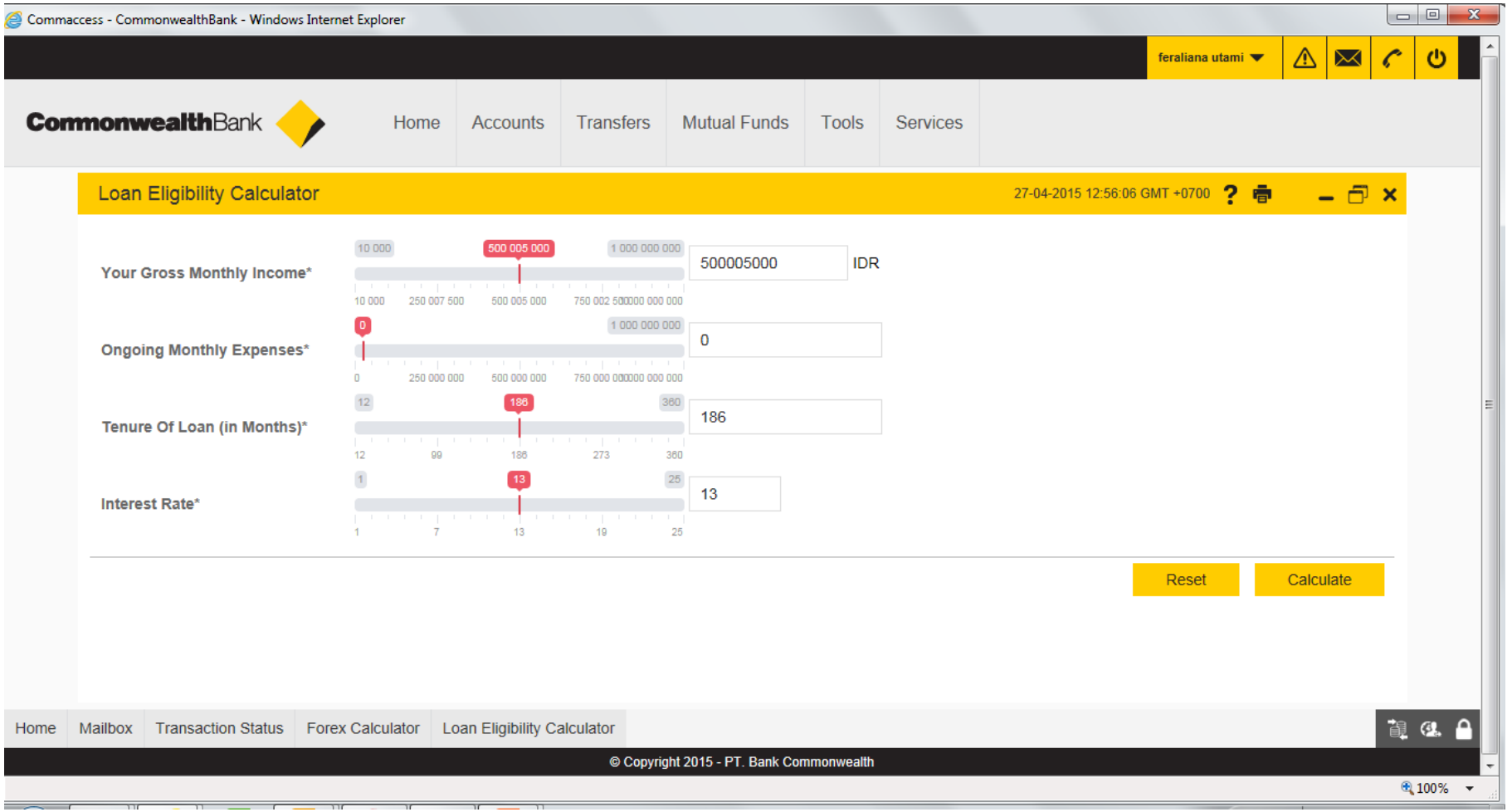
3. Find the details address and Map of Branch or ATM you are looking for on screen.

Mailbox – Contact the Commonwealth Bank



1. Select **Compose Message** to send a message to Commonwealth Bank
2. Select the subject of email on **Select the subject of this message**
3. Enter the message to send

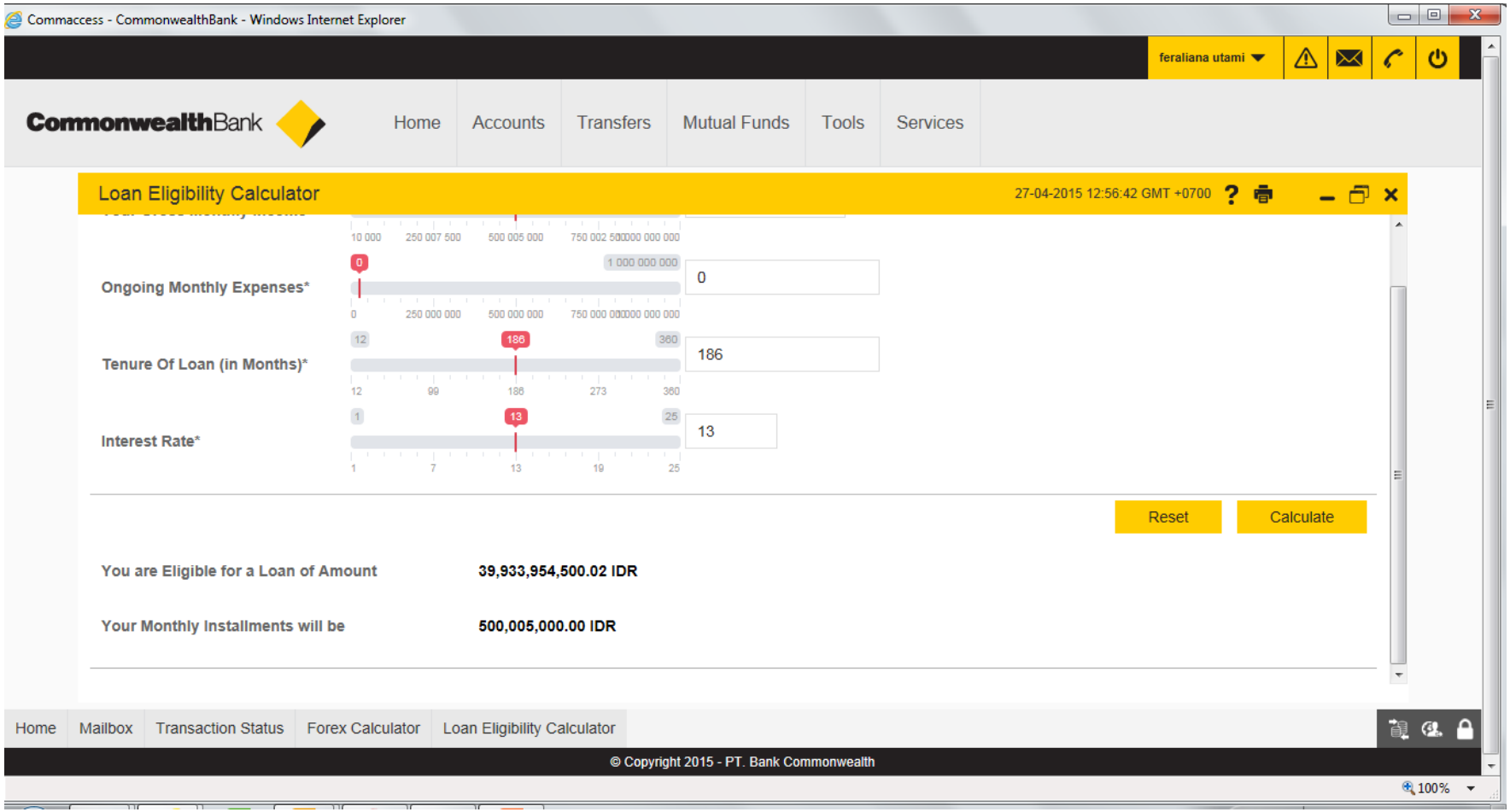
Loan Eligibility Calculator



1. Enter the amount of your monthly gross income on **Your Gross Monthly Income**
2. Enter the amount of your monthly gross expense on **Ongoing Monthly Expenses**
3. Enter the length of time of the loan on **Tenure of Loan**
4. Enter the interest rate applicable on **Interest Rate**

CommonwealthBank

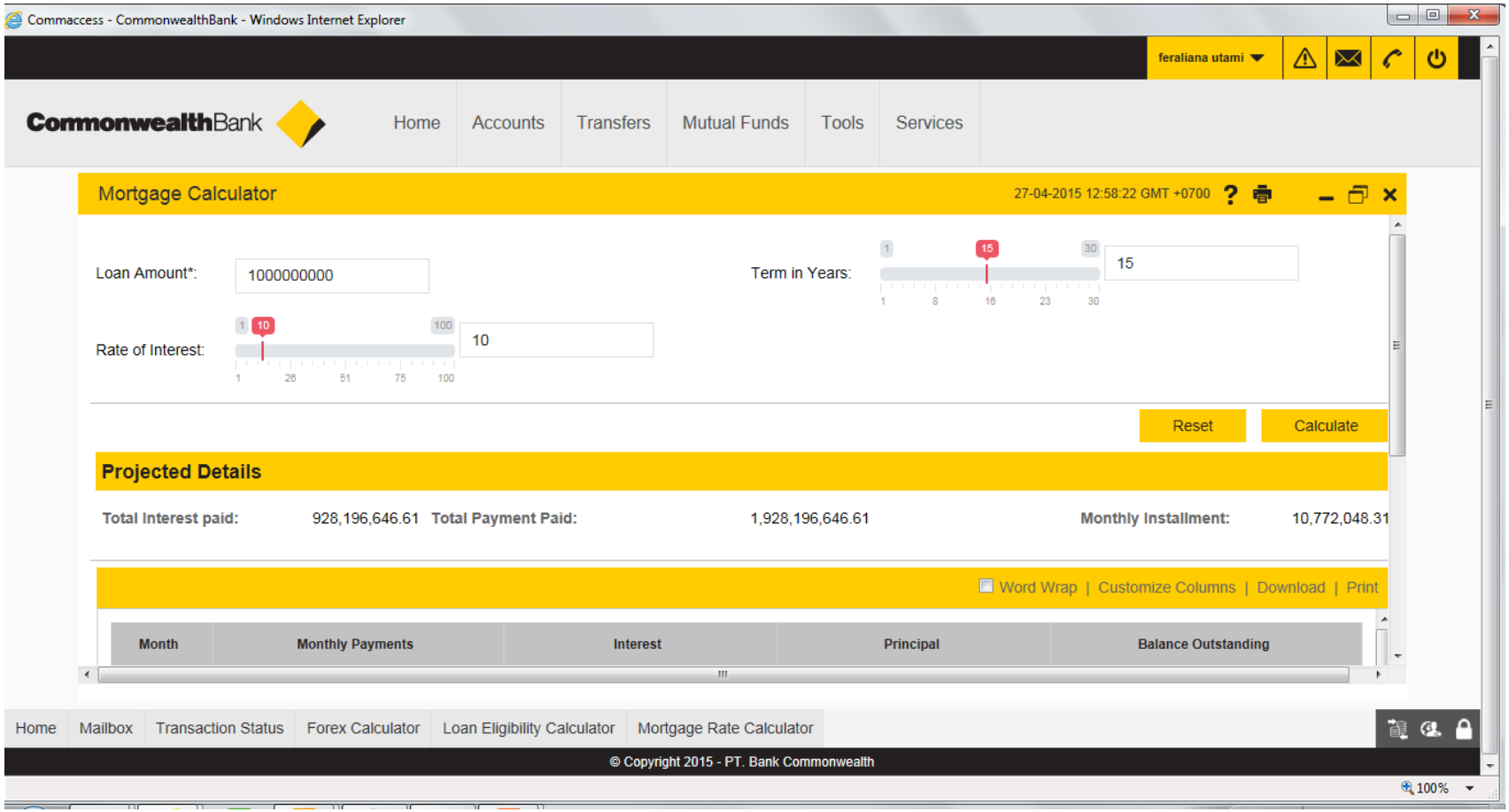
Loan Eligibility Calculator



1. Screen will show the calculation of your loan ability
   - **You are eligible for a loan of amount** : The loan amount that you can receive
   - **Your monthly installment will be** : The monthly installment of your loan

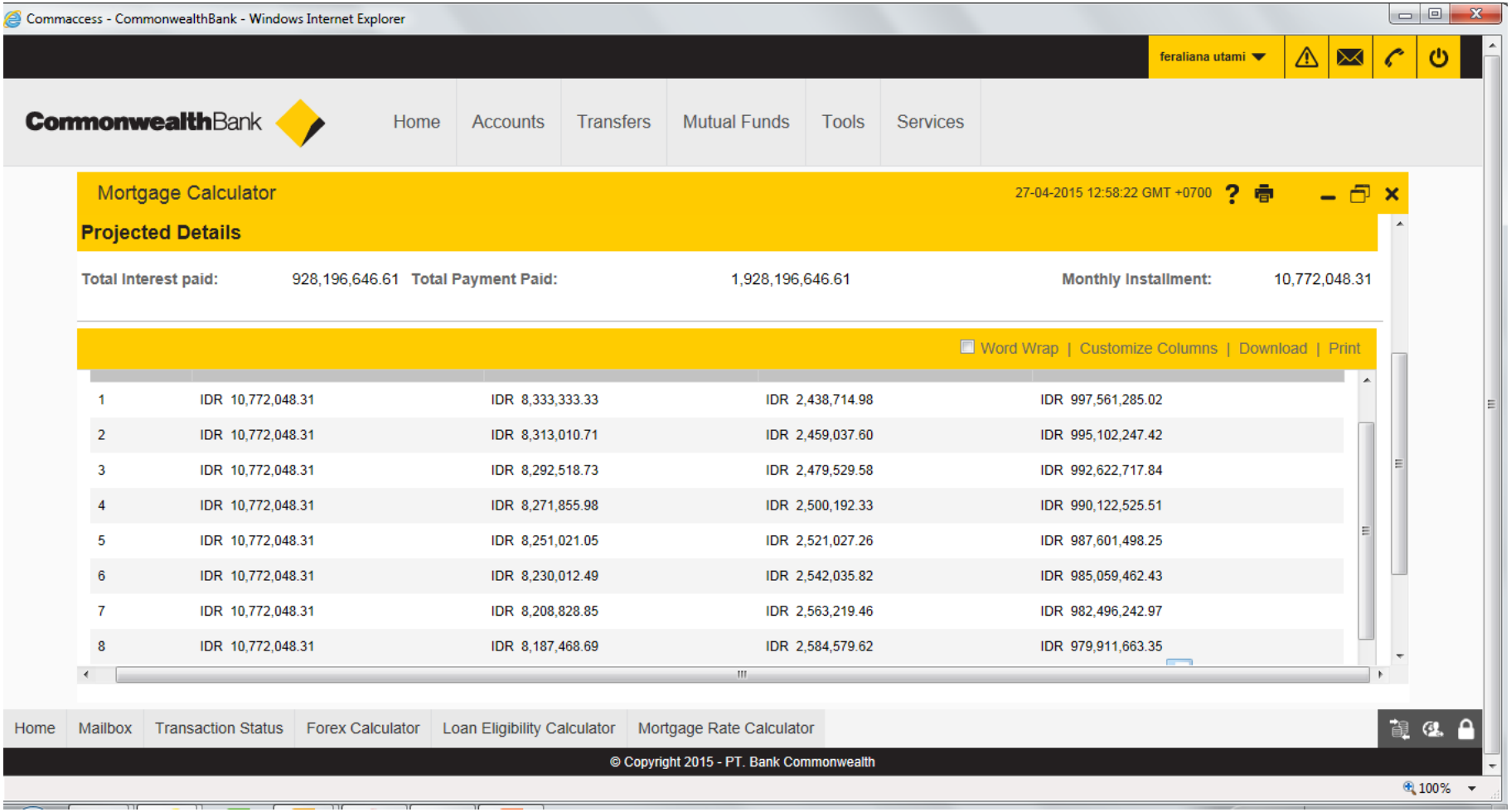
CommonwealthBank

Mortgage Calculator



1. Enter the amount of your KPR loan on **Loan Amount**
2. Enter the length of time on **Tenure of Loan**
3. Enter the interest rate applicable on **Rate of Interest**

Mortgage Calculator – Menghitung perkiraan kemampuan pinjaman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CommonwealthBank
Home
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Mutual Funds
Tools
Services
Mortgage Calculator
27-04-2015 12:58:22 GMT +0700
Projected Details
Total Interest paid: 928,196,646.61
Total Payment Paid: 1,928,196,646.61
Monthly Installment: 10,772,048.31
Word Wrap | Customize Columns | Download | Print
1 IDR 10,772,048.31 IDR 8,333,333.33 IDR 2,438,714.98 IDR 997,561,285.02
2 IDR 10,772,048.31 IDR 8,313,010.71 IDR 2,459,037.60 IDR 995,102,247.42
3 IDR 10,772,048.31 IDR 8,292,518.73 IDR 2,479,529.58 IDR 992,622,717.84
4 IDR 10,772,048.31 IDR 8,271,855.98 IDR 2,500,192.33 IDR 990,122,525.51
5 IDR 10,772,048.31 IDR 8,251,021.05 IDR 2,521,027.26 IDR 987,601,498.25
6 IDR 10,772,048.31 IDR 8,230,012.49 IDR 2,542,035.82 IDR 985,059,462.43
7 IDR 10,772,048.31 IDR 8,208,828.85 IDR 2,563,219.46 IDR 982,496,242.97
8 IDR 10,772,048.31 IDR 8,187,468.69 IDR 2,584,579.62 IDR 979,911,663.35
Home
Mailbox
Transaction Status
Forex Calculator
Loan Eligibility Calculator
Mortgage Rate Calculator
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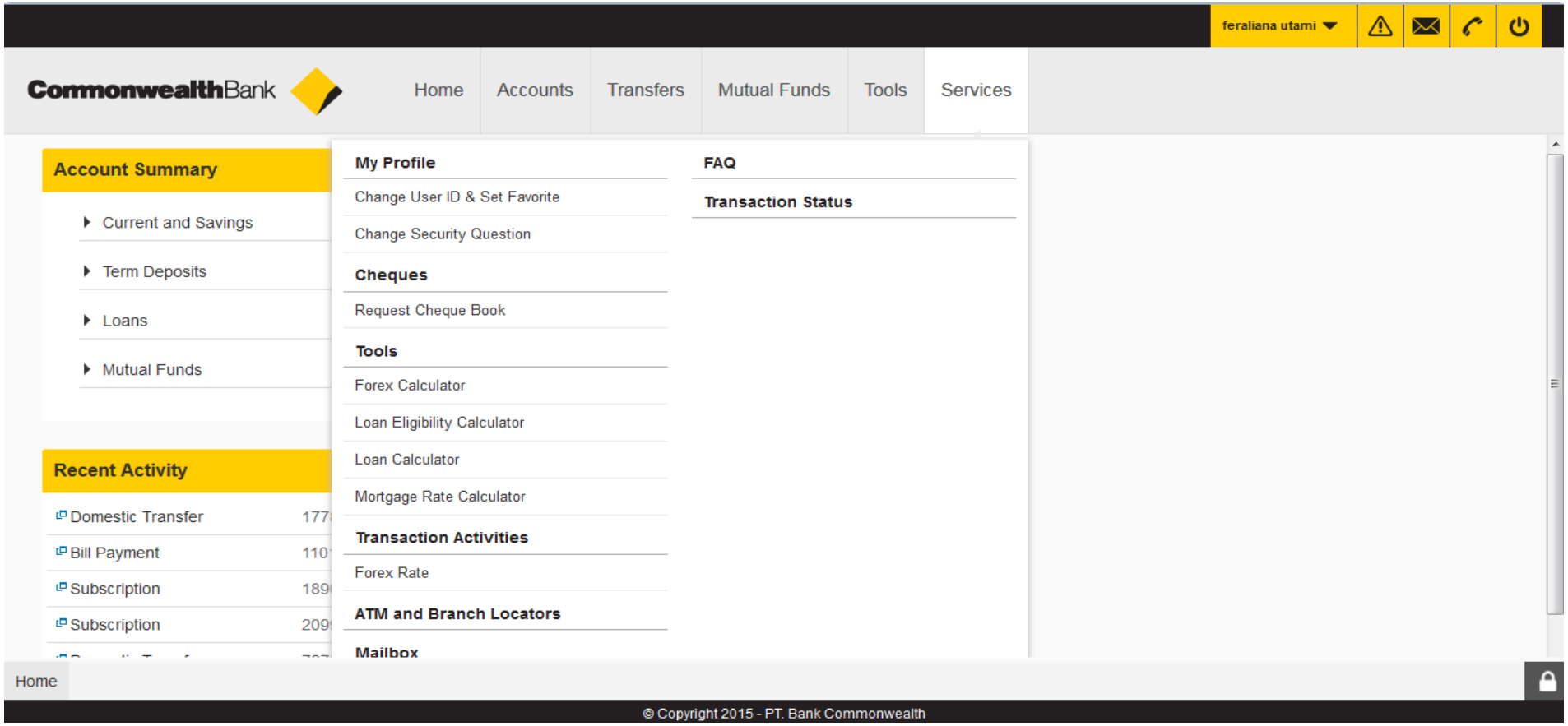
100%

4. Screen will show the calculation result of your loan ability
    - **Monthly installment** : The monthly installment of your loan

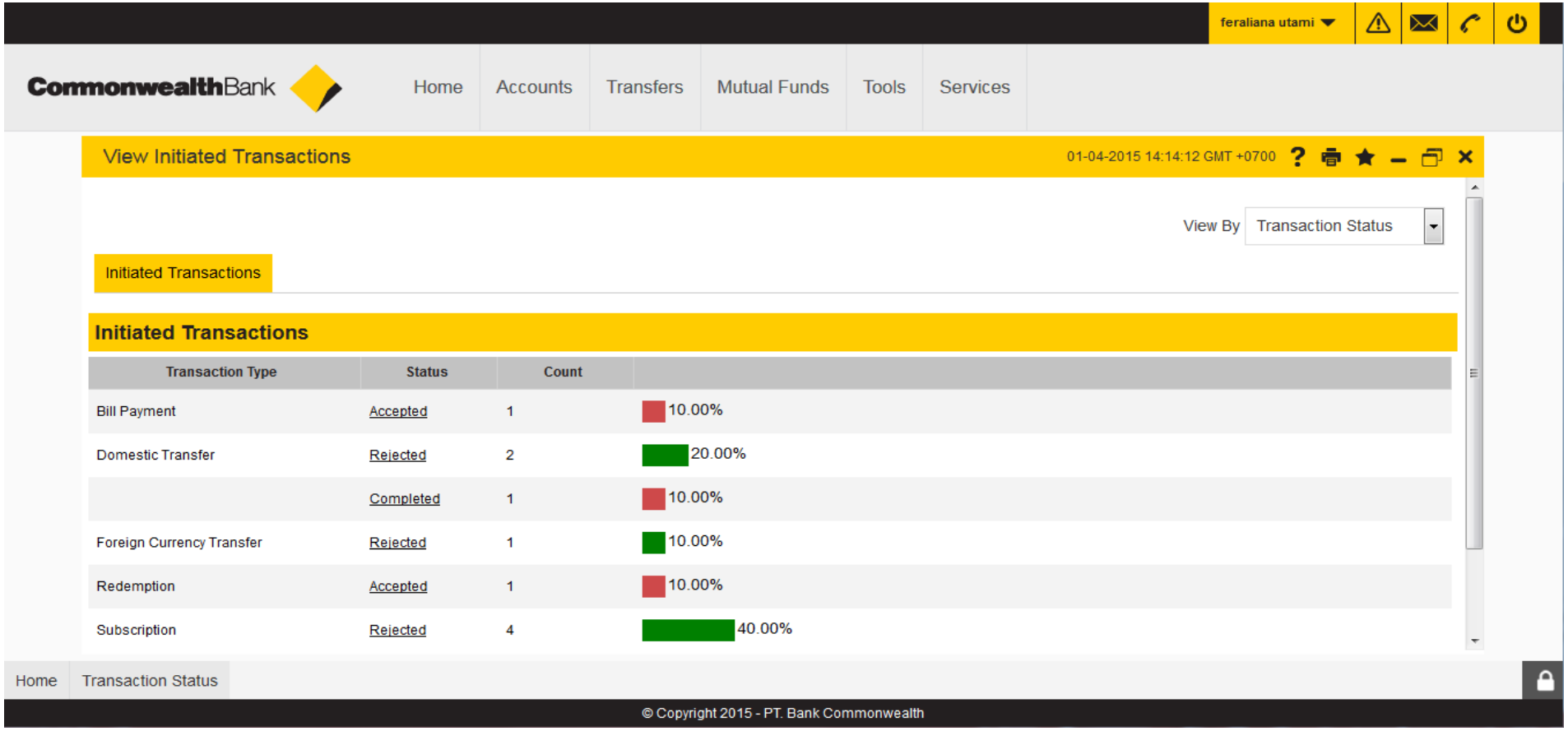
Transaction Status



1. Select **Services** and then click **Transaction Status**

CommonwealthBank

Transaction Status



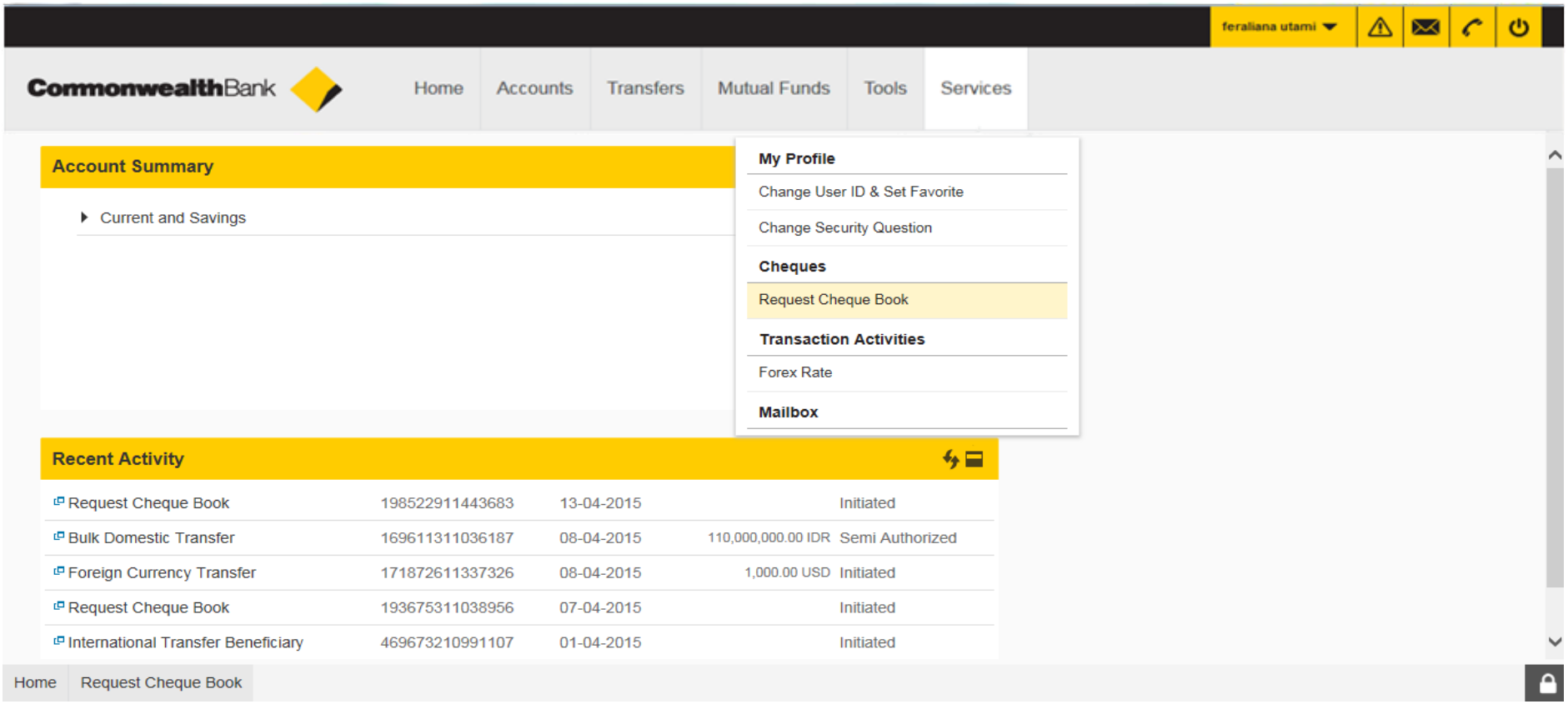
2. Screen will show the details of status transactions made by the customer

CommonwealthBank

CHEQUE BOOK REQUEST

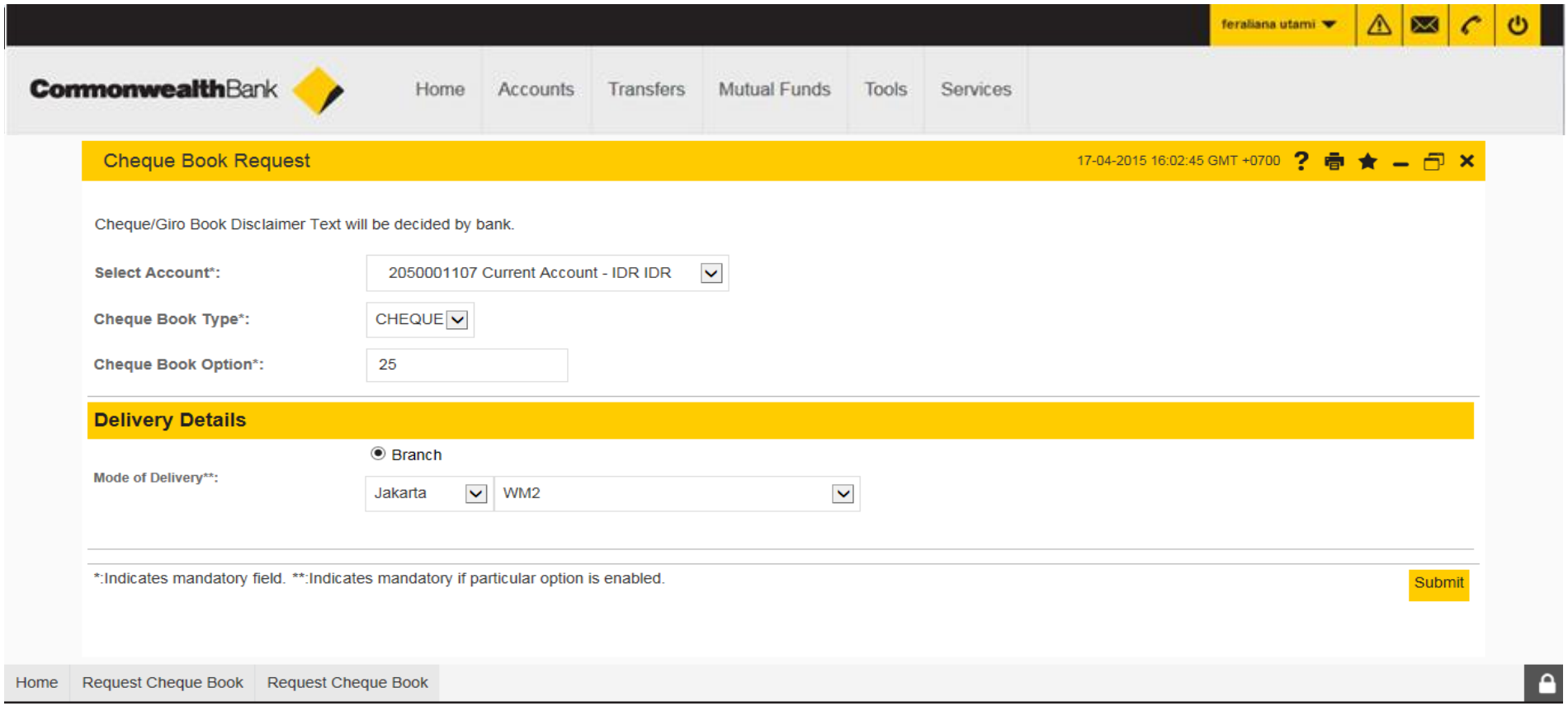
CommonwealthBank

Cheque Book Request



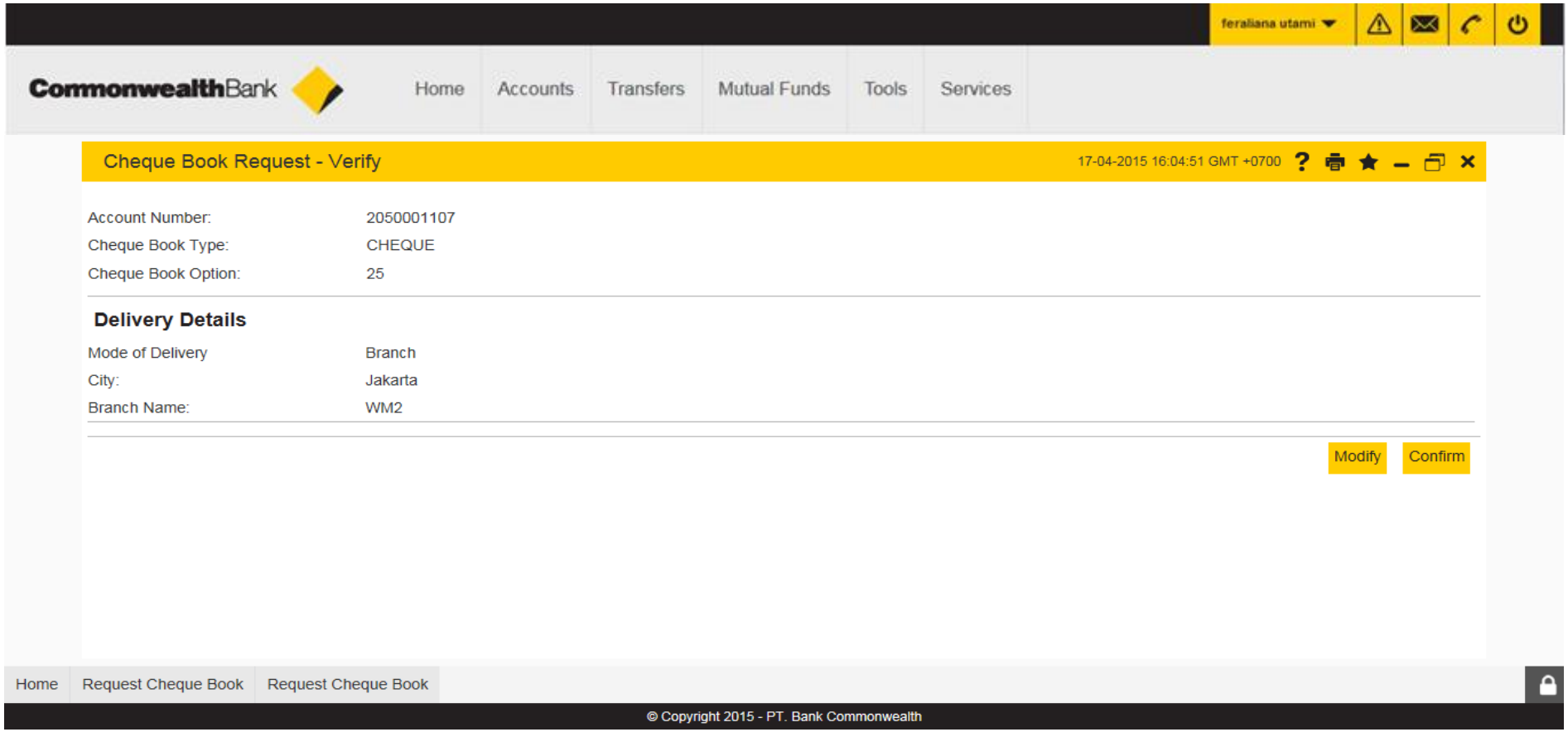
1. Select**Services** and then **Request Cheque Book**

Cheque Book Request



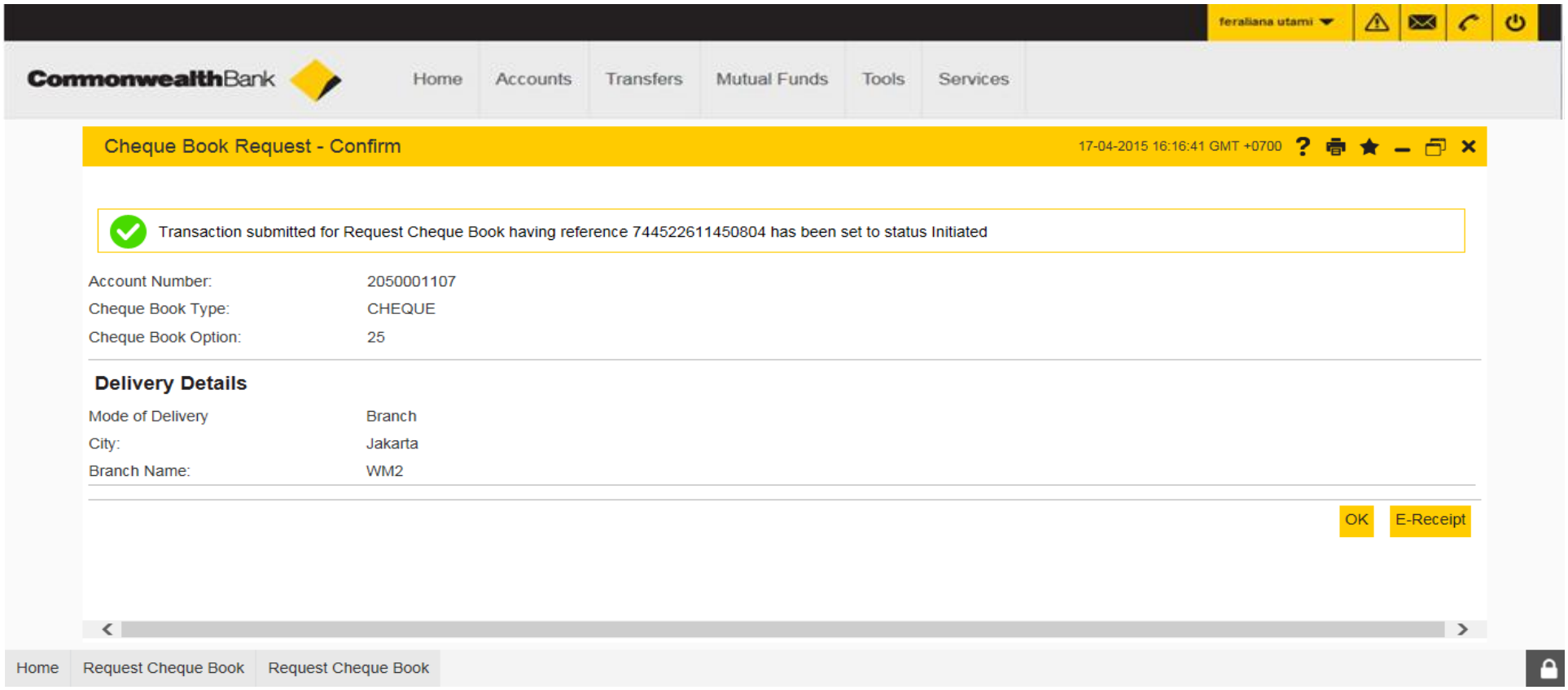
2. Select the Account that will be requested the cheque book
3. Select **Cheque Book Type**
4. The number of sheets will automatically be filled in **Cheque Book Option**
5. Select **Mode of Delivery, Bank City** and **Branch Bank** to deliver the cheque requested
6. Click **Submit**

Cheque Book Request



7. Please cross check the detail. Click **Confirm** to continue or **Modify** to any changes

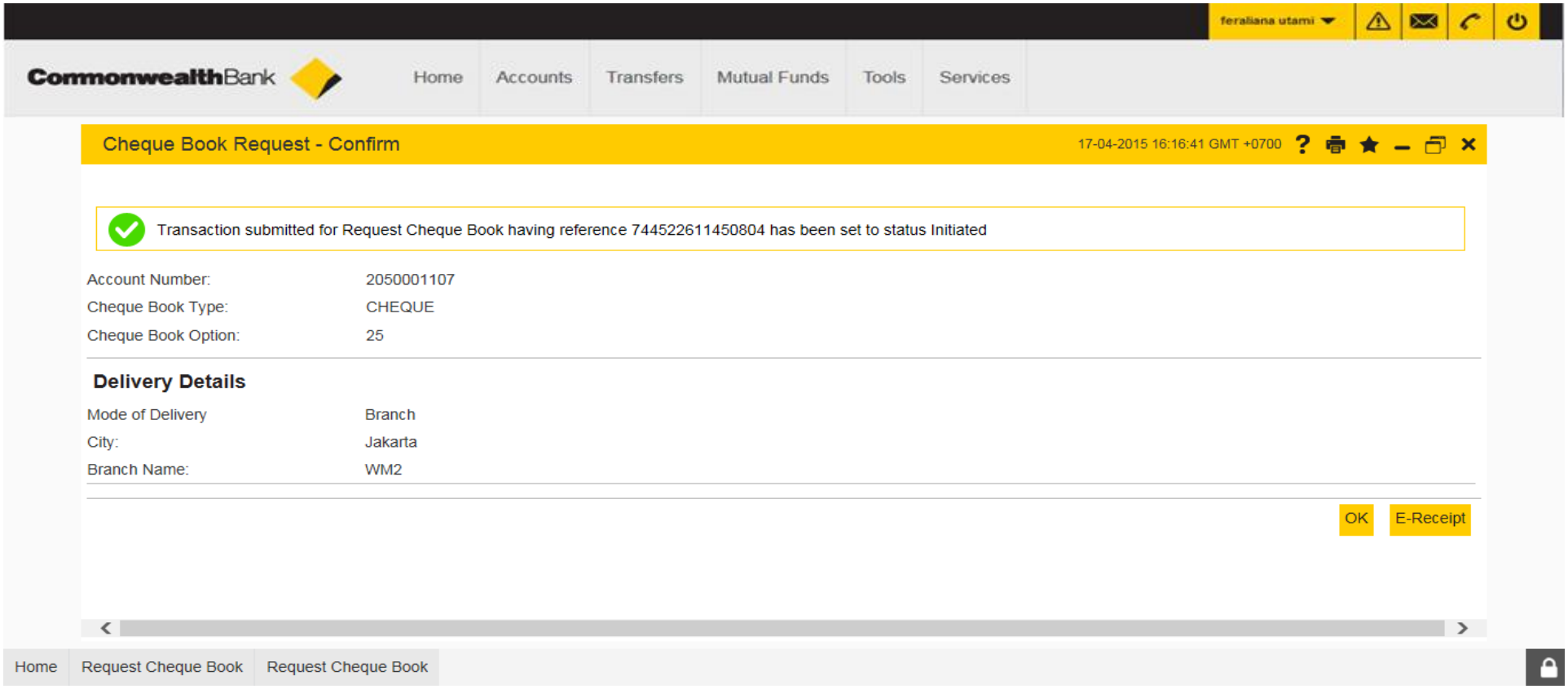
Cheque Book Request



8. Click **E-Receipt** to get the receipt

CommonwealthBank

Cheque Book Request

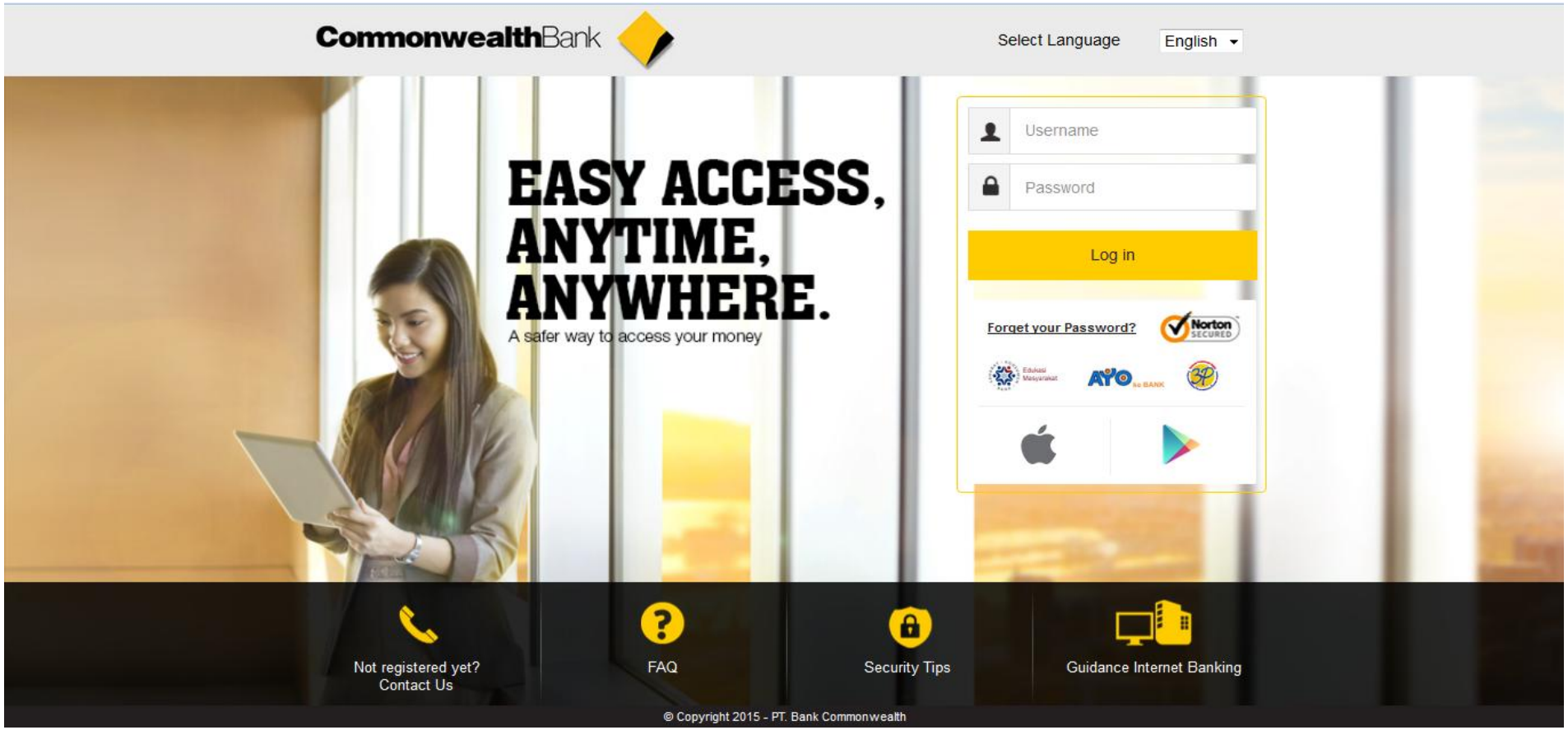


9. Click **Print** or **Download** or **Email** to get the receipt.
10. Click **OK** to end the process

CommonwealthBank

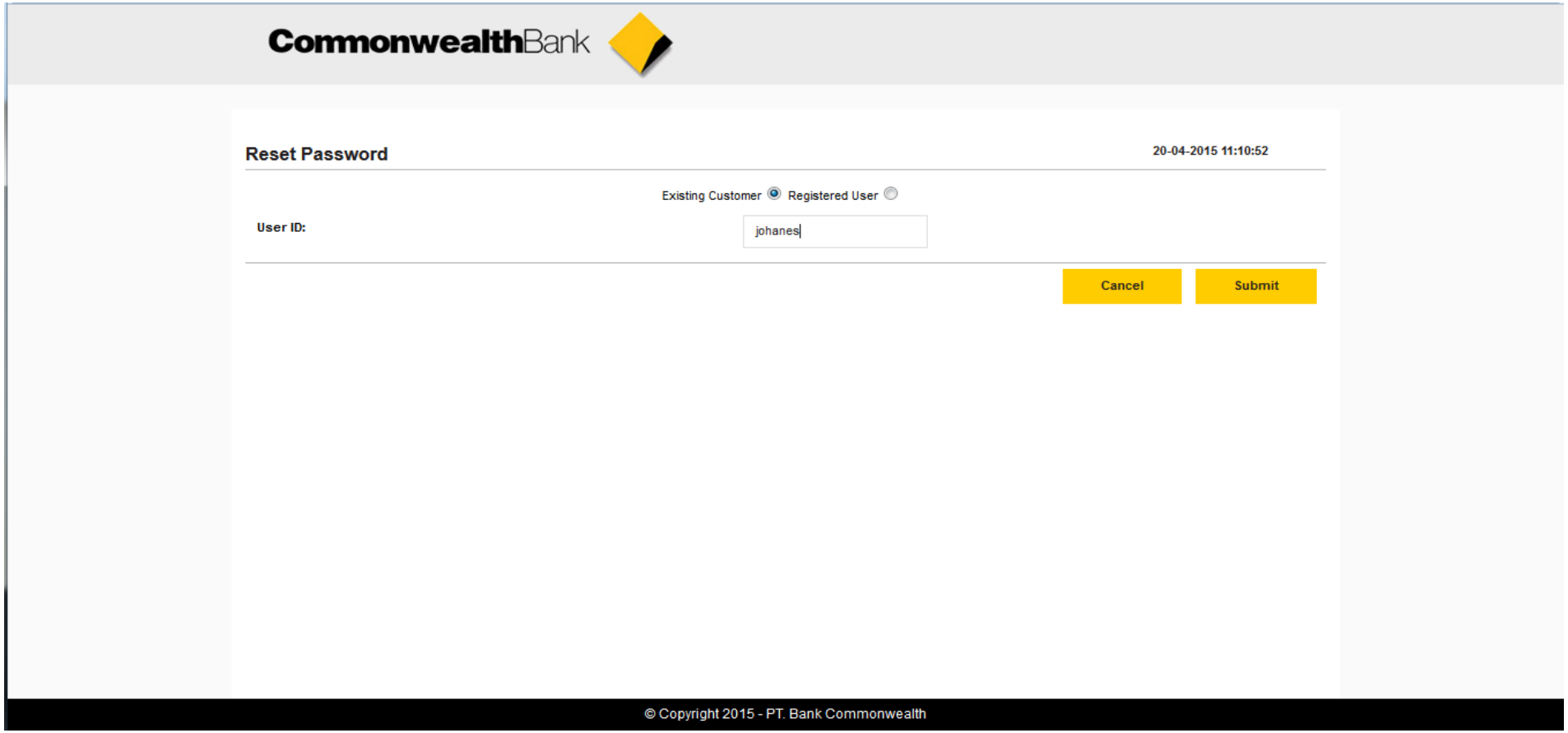
FORGET PASSWORD

Forget Password



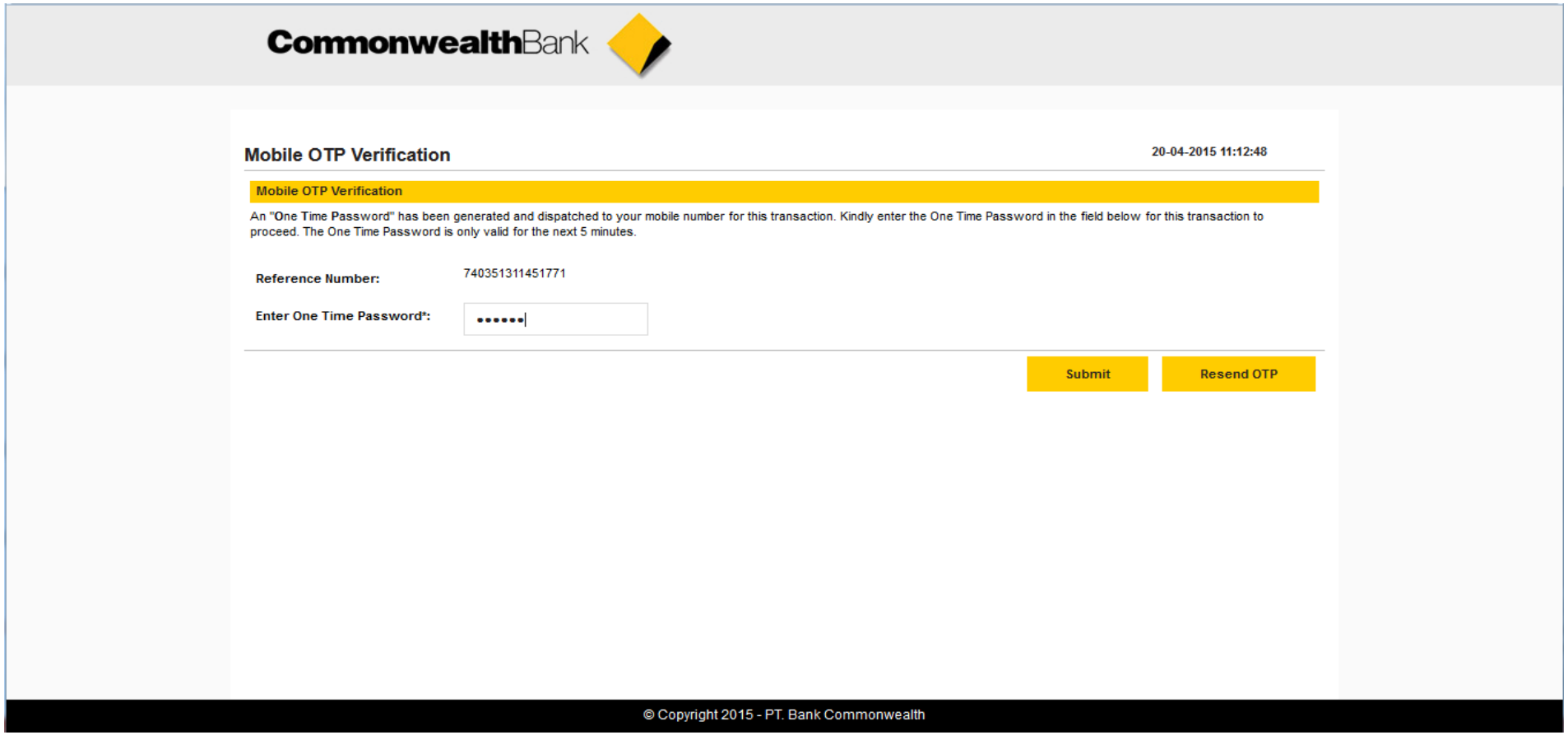
1. If you are forget your password of Internet Banking click **"Forget your Password"**

Forget Password



2. Enter the User ID
3. Click **Submit**

Forget Password


CommonwealthBank
Mobile OTP Verification
20-04-2015 11:12:48
Mobile OTP Verification
An "One Time Password" has been generated and dispatched to your mobile number for this transaction. Kindly enter the One Time Password in the field below for this transaction to proceed. The One Time Password is only valid for the next 5 minutes.
Reference Number:
740351311451771
Enter One Time Password*:
Submit
Resend OTP
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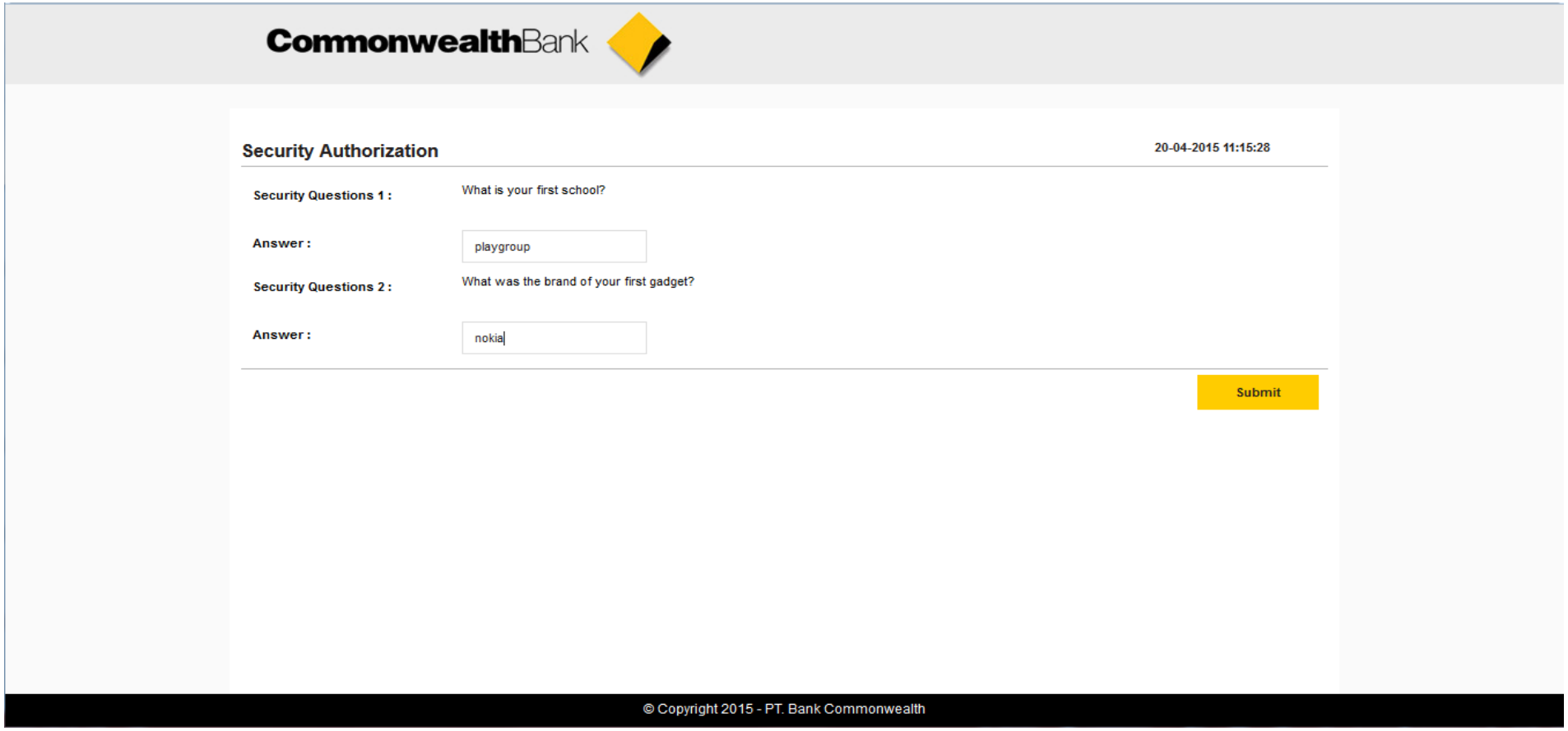
4. Enter the OTP code that sent to your handphone
5. Click **Submit**

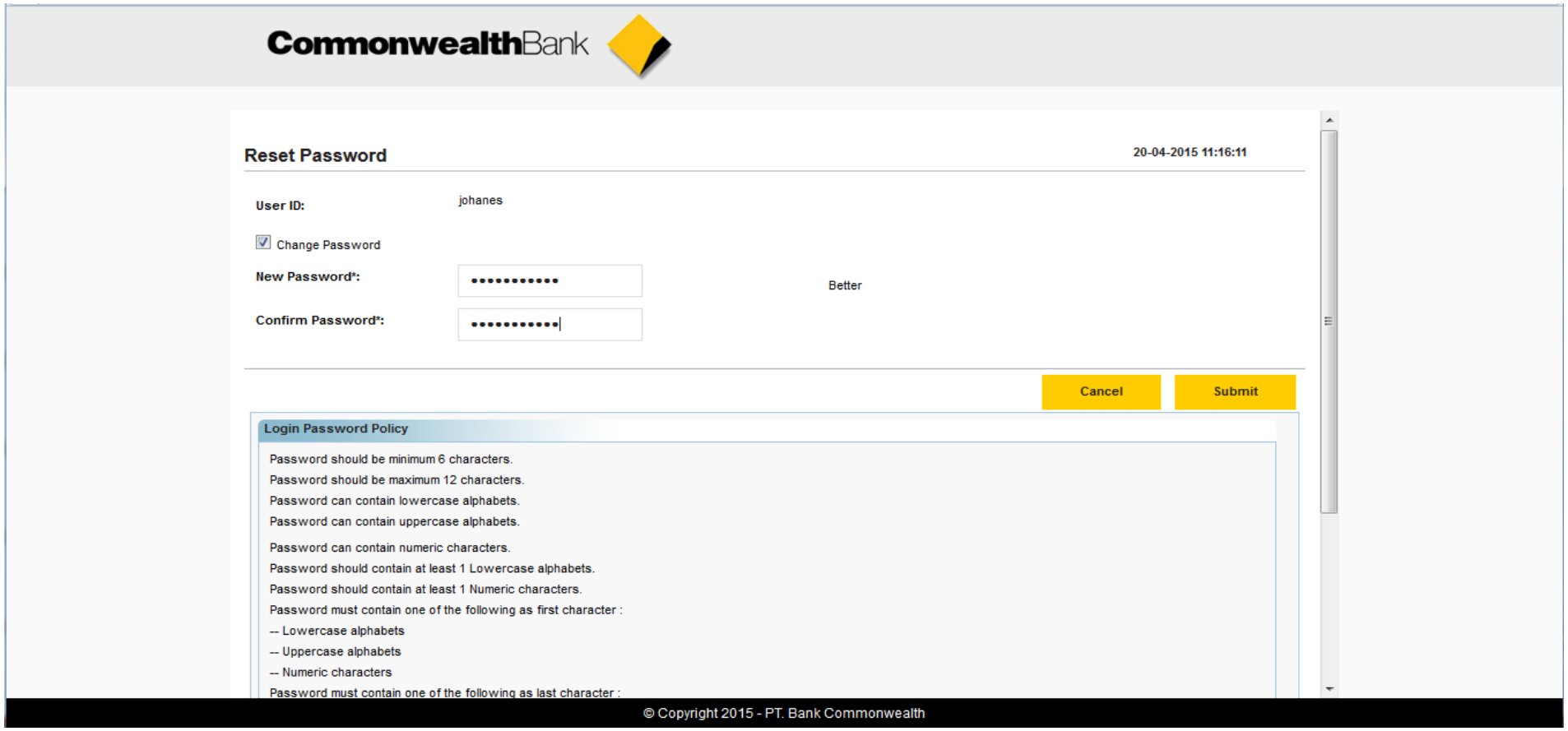
CommonwealthBank

Forget Password



6. Enter the answer of your security question
7. Click **Submit**

Forget Password


CommonwealthBank
Reset Password
20-04-2015 11:16:11
User ID:
johanes
Change Password
New Password*:
Better
Confirm Password*:
Cancel
Submit
Login Password Policy
Password should be minimum 6 characters.
Password should be maximum 12 characters.
Password can contain lowercase alphabets.
Password can contain uppercase alphabets.
Password can contain numeric characters.
Password should contain at least 1 Lowercase alphabets.
Password should contain at least 1 Numeric characters.
Password must contain one of the following as first character :
-- Lowercase alphabets
-- Uppercase alphabets
-- Numeric characters
Password must contain one of the following as last character :
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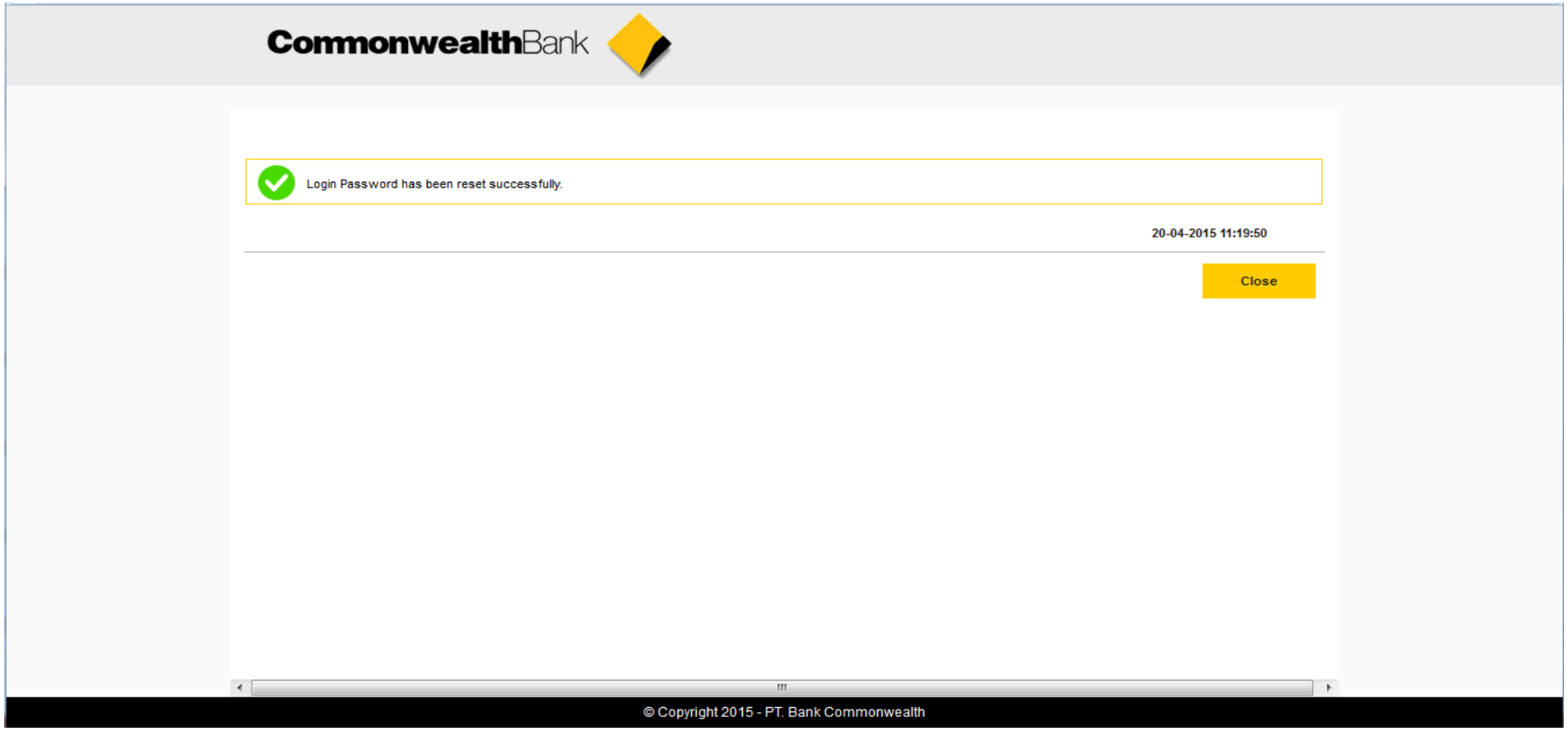
8. Tick **"Change Password"**
9. Enter the new password, and then confirm the new password
10. Click **Submit**

CommonwealthBank

Forget Password



11. Screen will show a confirmation if the transaction was successfully created

Contact Us For More Info

Head Office

World Trade Centre (WTC) 6, 3A Floor
Jl. Jenderal Sudirman
Kav 29-31, Jakarta 12920
Phone : (021) 5296 1222,
(021) 2554 9500

Call Centre

15000 30 (Indonesia)
(6221) 1500030
(International Access)

Customer Care

customercare@commbank.co.id
SWIFT code BICNIDJA
Commonwealth Bank Indonesia

Our Website

www.commbank.co.id

Commuity

CommBankID

CommBank_ID

commbank_id

Procedures for Complaint Submission

The Complaint Handling Submission Mechanism